

ABSTRACT OF STATEMENTS
OF
INSURANCE COMPANIES IN CANADA
FOR THE
YEAR ENDED DECEMBER 31
1909

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

PRINTED BY C. H. PARMELEE, PRINTER TO THE KING'S MOST
EXCELLENT MAJESTY

1910

[No. 9—1910]

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, March 12, 1910.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada for the year 1909.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

Hon. W. S. FIELDING,

Minister of Finance.

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OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA FOR
THE YEAR 1909, IN ACCORDANCE WITH
THE INSURANCE ACT.

GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

9-10 EDWARD VII., A. 1910

ABSTRACT FOR THE YEAR 1909.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	UNSETTLED CLAIMS.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire	142,966	39,984	182,950	12,397,819	10,530,539	67,096	62,589	7,453	None.
Anglo-American	242,605	168,906	411,511	26,003,886	28,570,712	126,206	144,540	34,043	2,900
British America	401,504	254,144	655,648	50,874,527	59,730,010	222,395	237,212	15,043	2,500
Canadian Fire	240,633	133,165	373,798	20,832,516	23,687,176	105,120	117,063	4,652	None.
Central Canada Manufacturers	29,674	7,986	37,660	3,259,175	2,280,667	16,991	16,991	None.	None.
Dominion Fire	199,976	161,578	361,554	20,873,299	16,783,610	90,465	98,804	4,841	1,000
Eastern Canada Manufacturers	29,674	4,753	34,427	2,756,225	2,280,667	16,991	16,991	None.	None.
Equity Fire	154,570	83,858	238,428	31,328,851	35,531,446	88,580	99,066	8,219	2,287
London Mutual	389,419	286,515	675,934	49,353,423	70,586,479	228,550	229,144	18,302	None.
Manitoba Assurance Co.	161,500	229,907	391,407	24,652,039	21,589,057	75,147	75,395	8,803	None.
Mercantile Fire	172,111	44,134	216,245	14,636,560	18,062,927	84,483	80,080	11,645	None.
Montreal-Canada Fire	199,825	151,360	351,185	21,360,995	24,632,946	130,773	129,411	27,822	None.
North Empire Fire	8,154	1,639	9,793	564,333	536,193	643	643	None.	None.
Nova Scotia Fire	79,293	58,161	137,454	9,278,587	9,617,072	31,536	30,279	1,262	None.
Occidental Fire	68,386	2,123	70,509	4,623,577	5,861,617	23,852	25,209	243	None.
Ontario Fire	165,571	94,702	260,273	16,671,197	19,083,569	115,772	112,474	21,789	None.
Ottawa Assurance Co.	27,492	202,465	229,957	9,151,236	595,111	23,601	25,225	414	None.
Pacific Coast Fire	46,985	45,538	92,523	4,799,008	4,760,116	18,048	13,148	6,893	None.
Quebec Fire	174,658	38,169	212,827	14,723,758	19,449,559	126,349	113,422	13,012	2,250
Richmond and Drummond	94,212	51,345	145,557	8,264,793	6,971,090	100,637	72,247	28,483	4,486
Rimouski	332,250	205,987	538,237	30,675,131	24,615,309	176,889	184,324	18,163	None.
Sovereign Fire	63,713	58,715	122,428	7,962,910	6,059,715	40,882	45,596	1,082	1,250
Western	339,180	340,656	679,836	68,230,305	62,102,026	174,232	187,788	17,199	1,000
Totals for 1909.	3,764,351	2,665,790	6,430,141	453,274,150	473,917,613	2,085,238	2,117,641	249,363	17,673
Totals for 1908.	3,819,372	2,693,788	6,513,160	423,764,660	433,913,379	2,754,260	2,655,226	322,205	7,345

BRITISH COMPANIES.

Alliance	144,660	4,366	149,026	16,818,988	23,105,145	45,833	44,206	4,392	None.
Atlas	447,265	69,881	517,146	35,086,713	46,430,593	205,735	205,895	12,650	750
Caledonian	327,341	53,179	380,520	29,798,612	41,481,828	135,698	132,710	7,939	None.
Commercial Union	1,080,096	224,335	1,304,431	96,143,345	112,220,188	498,134	485,972	37,496	7,655
General Accident Fire and Life	248,914	2,002	250,916	19,744,429	14,413,012	93,542	81,189	13,119	None.
Guardian	737,713	104,471	842,184	55,768,011	69,290,939	392,218	391,660	36,978	3,200

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Law Union and Rock.....	147,104	10,186	157,290	11,813,630	16,054,888	64,285	60,585	5,501	1,400
Liverpool and London and Globe.....	1,151,480	261,881	1,413,361	101,436,876	131,071,989	648,743	694,558	43,925	None.
London and Lancashire Fire.....	484,664	99,424	584,088	43,787,000	52,120,931	230,826	212,309	26,269	1,579
London Assurance.....	162,390	40,362	202,752	16,345,239	20,364,409	45,305	44,643	4,663	None.
North British	789,309	118,290	907,599	68,964,570	91,323,328	430,104	449,596	22,045	None.
Northern.....	546,028	72,130	618,158	41,590,366	54,083,169	277,250	302,622	7,975	None.
Norwich Union Fire.....	596,323	84,282	680,605	47,976,114	60,500,207	263,688	246,368	29,325	None.
Phoenix of London.....	831,045	177,016	1,008,061	67,426,117	88,593,211	453,585	464,100	45,347	9,500
Royal.....	1,187,394	190,997	1,378,391	102,088,402	143,065,745	623,483	603,694	66,604	6,470
Scottish Union and National.....	270,394	49,634	320,028	24,746,114	32,447,222	108,257	112,359	6,684	750
Sun Insurance Office.....	371,141	66,430	437,571	32,704,761	41,962,833	215,293	210,584	29,124	None.
Yorkshire	207,105	32,609	239,714	20,169,950	20,721,884	106,254	105,338	5,706	None.
Totals for 1909.....	9,730,366	1,661,475	11,391,841	832,409,237	1,059,251,521	4,838,233	4,848,388	405,742	31,364
Totals for 1908.....	9,919,403	1,802,863	11,722,266	789,146,201	976,863,509	5,760,369	5,776,725	454,402	25,116

AMERICAN COMPANIES.

Ætna Insurance Co.....	243,822	31,132	274,954	18,927,565	25,234,114	93,083	90,213	9,859	None.
Connecticut Fire	129,334	18,644	147,978	10,589,356	11,685,956	69,009	77,735	3,568	400
German American.....	176,560	44,326	220,886	17,951,750	17,906,106	87,622	87,504	9,400	None.
Hartford Fire.....	716,326	111,538	827,864	58,659,281	66,000,229	325,606	300,900	43,374	1,000
Home Fire.....	326,419	48,370	374,789	26,720,777	30,091,518	156,789	174,798	5,801	None.
Insurance Company of North America.....	346,771	58,390	405,161	29,839,210	34,815,278	191,151	202,549	3,600	None.
Lumber Insurance Co.....	108,330	16,395	124,725	6,359,465	5,049,042	87,540	89,689	None.	None.
National Fire	95,180	16,539	111,719	7,685,791	6,109,397	26,411	15,532	13,027	None.
Phoenix of Brooklyn.....	331,830	46,398	378,228	25,436,111	27,842,989	130,134	136,363	7,813	None.
Phoenix of Hartford.....	223,129	36,660	259,789	19,635,513	24,134,429	85,965	85,899	9,410	None.
Queen, of America.....	561,114	100,621	661,735	44,432,253	59,399,541	295,856	310,093	21,139	3,000
Rochester German.....	69,799	11,770	81,569	6,488,797	6,267,291	34,430	28,604	4,177	2,000
Springfield Fire and Marine.....	110,767	25,541	136,308	9,698,704	7,381,325	38,885	34,760	4,125	None.
St. Paul Fire and Marine.....	124,745	30,538	155,283	9,709,361	8,373,173	39,402	39,092	3,955	None.
Totals for 1909.....	3,564,126	596,862	4,160,988	292,133,934	330,290,388	1,661,883	1,673,731	139,248	6,400
Totals for 1908.....	3,288,500	544,838	3,833,338	253,383,160	289,931,375	1,832,947	1,847,504	144,660	3,000

RECAPITULATION.

Canadian Companies.....	3,764,351	2,665,790	6,430,141	453,274,150	473,917,613	2,085,238	2,117,641	249,363	17,673
British Companies.....	9,730,366	1,661,475	11,391,841	832,409,237	1,059,251,521	4,838,233	4,848,388	405,742	31,304
American Companies	3,564,126	596,862	4,160,988	292,133,934	330,290,388	1,661,883	1,673,731	139,248	6,400
Totals for 1909	17,058,843	4,924,127	21,982,970	1,577,817,321	1,863,459,522	8,585,354	8,639,760	794,353	55,377
Totals for 1908.....	17,027,275	5,041,489	22,068,764	1,466,294,021	1,700,708,263	10,347,576	10,279,455	921,267	35,461

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies for the Years 1869 to 1909, inclusive.

9-10 EDWARD VII., A. 1910

	Totals for 1869 to 1902.	Premiums received, 1903.	Premiums received, 1904.	Premiums received, 1905.	Premiums received, 1906.	Premiums received, 1907.	Premiums received, 1908.	Premiums received, 1909.	Totals for 1869 to 1909.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	474,234	271,787	284,863	46,136	76,859	85,324	84,584	142,966	435,869
Anglo-American.....	7,030,070	424,684	532,271	286,564	264,515	266,824	270,407	242,605	2,361,799
British America.....	454,896			470,969	513,127	576,277	473,921	401,504	10,422,823
Canada Agricultural	881,333								454,896
Canada Fire.....	588,206	180,485	205,087	218,917	241,438	248,726	227,003	240,633	881,333
Canadian Fire.....						3,852	23,269	29,674	2,150,495
Central Canada Manufacturers.....	2,856,961								56,795
Citizens.....	190,242								2,856,961
Dominion.....									190,242
Dominion Fire.....						79,698	177,746	199,976	457,420
Eastern.....	894,194								894,194
Eastern Canada Manufacturers.....						3,852	23,269	29,674	56,795
Equity Fire.....	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	1,458,621
*London Mutual Fire.....	4,426,391	392,062	430,190	458,212	426,825	382,799	433,080	389,419	7,338,978
Manitoba Assurance Co.....				99,219	125,293	150,164	126,691	161,500	662,867
Mercantile Fire.....	1,110,484	80,009	92,760	96,861	121,277	158,699	164,690	172,111	1,996,891
Montreal-Canada Fire.....			127,386	231,025	324,803	267,106	214,847	199,825	1,364,992
National Fire.....	284,026								284,026
North Empire Fire								8,154	8,154
Nova Scotia Fire				32,857	35,481	51,129	65,224	79,293	263,984
Occidental Fire.....								68,386	68,386
Ontario Fire.....	388,203	190,351	161,041	175,239	187,662	245,354	227,320	165,571	638,245
Ottawa Assurance Co.....	194,861					3,866	37,290	27,492	1,171,144
Ottawa Agricultural									194,861
Pacific Coast Fire.....							30,294	46,985	77,279
Provincial.....	1,434,350								1,434,350
Quebec.....	2,813,668	93,964	119,631	126,742	124,079	149,138	159,117	174,658	3,760,997
Richmond and Drummond.....					38,629	92,539	102,893	94,212	328,273
Rimouski.....						214,941	247,625	332,250	794,816
Royal Canadian.....	3,538,023								3,538,023
†Sovereign.....	1,055,404								1,055,404
Sovereign Fire.....					27,560	73,801	71,871	63,713	236,945
Stadacona.....	490,488								490,488
Victoria-Montreal.....	79,327								79,327
Western.....	10,603,003	513,256	576,904	588,122	471,895	418,823	452,573	339,180	13,963,756
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,351	62,430,429

SESSIONAL PAPER No. 9

British Companies.													
†Allbion Fire Insurance Association.....	1,468,310	.....	204,485	.....	242,675	.....	154,112	.....	140,736	.....	130,804	.....	144,660
Alliance.....	1,831,868	.....	292,829	.....	374,880	.....	395,116	.....	397,120	.....	430,960	.....	417,265
Atlas.....	1,952,563	.....	262,839	.....	300,843	.....	313,320	.....	312,912	.....	325,678	.....	327,341
Caledonian.....	2,843,082	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,003,630
City of London.....	1,588,254	.....	458,743	.....	528,215	.....	539,213	.....	548,442	.....	602,268	.....	1,080,096
Commercial Union.....	8,944,055	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,588,254
Employers' Liability.....	364,689	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	364,689
†General Accident Fire and Life.....	1,619,733	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	324,360
†Glasgow and London.....	5,599,538	.....	489,256	.....	547,241	.....	554,461	.....	603,595	.....	692,932	.....	737,713
Guardian.....	6,085,796	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,943,149
Imperial.....	6,210,844	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,085,796
Lancashire.....	207,296	.....	83,194	.....	117,898	.....	123,828	.....	125,833	.....	143,074	.....	147,104
**Law Union and Rock.....	8,775,428	.....	684,482	.....	957,611	.....	1,086,199	.....	1,139,347	.....	1,210,725	.....	1,080,934
Liverpool and London and Globe.....	3,528,664	.....	275,349	.....	316,239	.....	322,394	.....	369,001	.....	414,613	.....	16,393,877
London and Lancashire Fire.....	2,875,455	.....	131,060	.....	144,315	.....	134,059	.....	143,427	.....	140,744	.....	6,164,928
London Assurance.....	2,187,726	.....	197,750	.....	114,838	.....	.....	.....	.....	.....	.....	.....	3,880,875
Manchester.....	2,235,110	.....	272,129	.....	100,347	.....	.....	.....	.....	.....	.....	.....	2,500,314
National of Ireland.....	11,230,017	.....	569,180	.....	648,079	.....	680,717	.....	697,011	.....	736,274	.....	2,607,586
North British and Mercantile.....	4,999,765	.....	383,105	.....	446,894	.....	470,404	.....	487,221	.....	572,650	.....	16,144,257
Northern.....	3,627,239	.....	421,145	.....	497,861	.....	535,615	.....	534,410	.....	575,862	.....	8,474,190
Norwich Union.....	8,475,113	.....	684,265	.....	805,091	.....	925,110	.....	859,755	.....	858,884	.....	7,352,417
Phoenix of London.....	4,354,694	.....	973,773	.....	1,107,031	.....	1,226,570	.....	1,157,449	.....	1,225,488	.....	14,457,108
Queen.....	17,073,299	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,354,694
Royal.....	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	25,274,016
Scottish Commercial.....	672,855	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	2,951,316	.....	337,110	.....	309,052	.....	268,177	.....	274,780	.....	264,151	.....	672,855
Scottish Union and National.....	1,781,496	.....	251,833	.....	300,260	.....	313,880	.....	351,305	.....	378,767	.....	4,935,357
Sun Insurance Office.....	2,661,580	.....	361,905	.....	484,296	.....	539,750	.....	459,000	.....	461,509	.....	4,141,606
Union Assurance Society.....	718,477	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,968,040
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	718,477
Yorkshire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	529,838
American Companies.													
Etna.....	4,711,539	.....	212,034	.....	236,078	.....	255,163	.....	234,767	.....	239,572	.....	243,822
Agricultural of Watertown.....	1,309,100	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,365,875
American Fire.....	72,325	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,309,100
Andes.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	72,325
Connecticut Fire.....	721,078	.....	63,666	.....	73,997	.....	95,886	.....	118,980	.....	140,907	.....	31,431
German-American.....	.....	.....	.....	.....	.....	.....	139,126	.....	160,258	.....	173,898	.....	1,473,355
Hartford Fire.....	4,282,164	.....	249,366	.....	361,430	.....	545,981	.....	606,054	.....	655,510	.....	846,525
Home, New Haven.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8,053,517
Home, New York.....	82,277	.....	184,321	.....	280,366	.....	328,482	.....	345,343	.....	354,096	.....	2,246,372
Insurance Company of North America.....	1,365,758	.....	217,391	.....	246,203	.....	290,547	.....	299,459	.....	342,356	.....	3,383,756
Lumber Insurance Company.....	.....	.....	.....	.....	.....	.....	.....	.....	35,047	.....	60,772	.....	286,889
National Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	107,797
Phoenix, of Brooklyn.....	1,793,898	.....	190,020	.....	237,783	.....	274,999	.....	296,444	.....	312,426	.....	3,765,091
Totals													
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,730,366	179,022,755				
	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	6,365,875				
	1,309,100	.....	.....	.....	.....	.....	.....	.....	1,309,100				
	72,325	.....	.....	.....	.....	.....	.....	.....	72,325				
	31,431	.....	.....	.....	.....	.....	.....	.....	31,431				
	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	1,473,355				
	.....	.....	.....	139,126	160,258	173,898	196,683	176,560	846,525				
	4,282,164	249,366	361,430	545,981	606,054	655,510	636,683	716,326	8,053,517				
				
	82,277	184,321	280,366	328,482	345,343	354,096	345,068	326,419	2,246,372				
	1,365,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	3,383,756				
	.....	.....	.....	.....	35,047	60,772	82,740	108,330	286,889				
	.....	.....	.....	.....	.....	.....	12,617	95,180	107,797				
	1,793,898	190,020	237,783	274,999	296,444	312,426	327,691	331,830	3,765,091				

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies for the Years 1869 to 1909, inclusive.—*Concluded.*

	Totals for 1869 to 1902.	Premiums received, 1903.	Premiums received, 1904.	Premiums received, 1905.	Premiums received, 1906.	Premiums received, 1907.	Premiums received, 1908.	Premiums received, 1909.	Totals for 1869 to 1909.
<i>American Companies—Concluded.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$
Phoenix, of Hartford.....	1,960,453	145,432	177,554	178,656	180,034	183,792	181,994	223,129	3,231,044
Queen, of America.....	3,534,703	505,602	531,530	579,064	575,739	593,834	642,699	561,114	7,524,285
Rochester German.....				1,128	55,145	64,853	68,350	69,799	259,275
Springfield Fire.....							8,722	110,767	119,489
St. Paul Fire and Marine.....						8,218	87,572	124,745	220,535
	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	39,296,661

RECAPITULATION.

Canadian Companies.....	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,351	62,430,429
British.....	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,730,366	179,022,755
American.....	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	39,296,661
Grand totals.....	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,058,843	280,749,845

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk, ‡ Formerly the Fire Insurance Association, ** Formerly the Law Union and Crown. †† Not including \$124,272 reinsurance of risks of the Sovereign Fire Insurance Company.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1909, inclusive.

	Totals for 1869 to 1902.		Losses paid in 1903.		Losses paid in 1904.		Losses paid in 1905.		Losses paid in 1906.		Losses paid in 1907.		Losses paid in 1908.		Losses paid in 1909.		Totals for 1869 to 1909.	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
<i>Canadian Companies.</i>																		
Acadia Fire.....							6,463		18,307		27,231		33,580		62,589		148,170	
Anglo-American.....	239,526		163,612		311,345		143,737		137,123		166,581		237,662		144,540		1,544,126	
British America.....	4,272,612		208,212		529,763		242,700		266,930		270,614		350,845		237,212		6,358,888	
Canada Agricultural.....	290,101																290,101	
Canada Fire.....	698,133																698,133	
Canadian Fire.....	267,861		102,613		156,040		76,536		102,785		87,804		157,805		117,063		1,068,507	
Central Canada Manufacturers											3,591		16,092		16,991		36,674	
Citizens.....	2,287,870																2,287,870	
Dominion.....	148,255																148,255	
Dominion Fire.....											20,193		144,328		98,804		263,225	
Eastern.....	632,961																632,961	
Eastern Canada Manufacturers											3,591		16,092		16,991		36,674	
Equity Fire.....	93,031		83,068		142,503		95,812		92,326		118,144		158,226		99,066		882,176	
*London Mutual Fire.....	3,018,331		222,565		331,429		258,976		254,564		223,329		281,161		229,144		4,819,499	
Manitoba Assurance Co.....							35,031		53,808		63,899		90,036		75,395		318,169	
Mercantile Fire.....	768,641		41,137		112,271		27,283		26,928		50,468		82,014		80,080		1,188,822	
Montreal-Canada Fire.....					87,819		116,052		195,434		192,313		183,170		129,411		904,199	
National Fire.....	287,732																287,732	
North Empire Fire.....															643		643	
Nova Scotia Fire.....							7,998		10,770		16,543		18,736		30,279		84,326	
Occidental Fire.....															25,209		25,209	
Ontario Fire.....											69,431		184,594		112,474		366,499	
Ottawa Assurance Co.....	203,488		123,038		188,564		86,738		104,826		93,823		19,221		25,225		844,923	
Ottawa Agricultural.....	108,164																108,164	
Pacific Coast Fire.....													39,005		13,148		52,153	
Provincial.....	957,146																957,146	
Quebec Fire.....	2,317,619		36,962		142,877		44,518		73,089		39,692		48,316		113,422		2,816,495	
Richmond and Drummond									4,774		36,144		78,847		72,247		192,012	
Rimouski.....											119,538		148,366		184,324		452,228	
Royal Canadian.....	2,988,950																2,988,950	
+Sovereign.....	736,216																736,216	
Sovereign Fire.....									514		27,949		67,616		45,596		141,675	
Stadacona.....	773,695																773,695	
Victoria-Montreal.....	59,878																59,878	
Western.....	6,283,100		228,471		558,864		257,221		259,953		170,571		319,514		187,788		8,265,482	
	27,433,310		1,209,678		2,561,475		1,399,065		1,602,131		1,801,449		2,655,226		2,117,641		40,779,975	

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1909, inclusive.—*Concluded.*

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Losses paid in 1905.	Losses paid in 1906.	Losses paid in 1907.	Losses paid in 1908.	Losses paid in 1909.	Totals for 1869 to 1909.
<i>British Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$
†Albion Fire Insurance Association.....	1,016,766								1,016,766
Alliance.....	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	2,440,575
Atlas.....	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	3,038,701
Caledonian.....	1,972,456	132,790	368,008	158,152	127,114	170,689	250,882	132,710	3,312,801
City of London.....	977,455								977,455
Commercial Union.....	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	485,972	8,814,591
Employers' Liability.....	255,801								255,801
General Accident, Fire and Life.....							4,182	81,189	85,371
Glasgow and London.....	1,167,345								1,167,345
Guardian.....	4,202,971	285,672	446,445	284,460	280,528	367,923	446,333	391,660	6,705,992
Imperial.....	4,181,342								4,181,342
Lancashire.....	4,492,270								4,492,270
**Law Union and Rock.....	92,603	58,317	117,666	26,826	49,790	68,826	78,730	60,585	553,393
Liverpool and London and Globe.....	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	10,701,836
London and Lancashire Fire.....	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	3,552,852
London Assurance.....	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	2,454,649
Manchester.....	1,664,241	102,460	147,537						1,914,238
National, of Ireland.....	1,479,390	156,895	70,552						1,706,837
North British and Mercantile.....	7,966,547	316,374	741,146	282,439	319,625	451,605	431,631	449,596	10,958,963
Northern.....	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,622	5,943,318
Norwich Union.....	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	4,351,874
Phoenix, of London.....	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	7,871,207
Queen.....	3,325,321								3,325,321
Royal.....	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	16,060,168
Scottish Commercial.....	177,329								177,329
Scottish Imperial.....	483,408								483,408
Scottish Union and National.....	1,599,301	172,657	536,796	96,963	85,357	92,755	172,127	112,359	2,868,315
Sun Insurance Office.....	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,581	2,614,240
Union Assurance Society.....	1,714,466	138,454	405,201	215,580	271,233	272,661			3,017,595
United Fire.....	549,440								549,440
Yorkshire.....						58,049	70,992	105,338	234,379
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,848,388	115,828,372
<i>American Companies.</i>									
Ætna.....	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	4,282,493
Agricultural, of Watertown.....	857,278								857,278

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American Fire.....	66,980	66,980
Andes.....	5,668	5,668
Connecticut Fire.....	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	862,411
German-American.....	.....	.....	.....	34,712	48,148	81,223	131,174	87,504	382,761
Hartford Fire.....	2,767,571	102,555	333,098	185,198	239,367	307,852	318,158	300,900	4,551,699
Home, New Haven.....	60,691	.....	.....	.....	.....	.....	.....	.....	60,691
Home, New York.....	1,794	61,654	425,292	159,003	132,325	212,116	188,051	174,798	1,355,033
Insurance Co. of North America.....	906,525	108,194	302,134	82,456	129,196	168,634	206,883	202,549	2,106,871
Lumber Insurance Company.....	.....	.....	.....	.....	39,105	15,027	54,276	89,689	198,097
National Fire.....	.....	.....	.....	.....	.....	.....	1,105	15,532	16,637
Phenix, of Brooklyn.....	1,126,664	81,713	211,826	97,903	108,411	185,351	176,132	136,363	2,154,363
Phenix, of Hartford.....	1,435,091	76,268	144,197	78,693	63,736	69,242	84,418	85,899	2,037,574
Queen, of America.....	2,101,193	261,401	542,943	214,788	272,219	324,018	430,842	310,093	4,457,497
Rochester German.....	.....	.....	.....	.....	12,820	54,677	40,003	28,604	136,104
Springfield Fire.....	.....	.....	.....	.....	.....	.....	None.	34,760	34,760
St. Paul Fire and Marine.....	.....	.....	.....	.....	.....	.....	41,543	39,092	80,635
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	23,650,555

RECAPITULATION.

Canadian Companies.....	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,117,641	40,779,975
British.....	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,848,388	115,828,372
American.....	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	23,650,555
	120,339,586	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,639,760	180,258,902

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Formerly the Fire Insurance Association. § Formerly the Law Union and Crown.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1909, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses paid.
CANADIAN COMPANIES.	\$	\$	\$	\$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,408	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1897	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,351	453,274,150	473,917,613	2,117,641
Totals.....	62,430,429	6,540,735,741	.....	40,779,975
BRITISH COMPANIES.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	424,314,264	2,335,034

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SUMMARY of Fire Insurance in Canada for the Years 1869 to 1909, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risk at Date of Statement.	Losses paid.
BRITISH COMPANIES—<i>Con.</i>				
	\$	\$	\$	\$
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,566,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,073,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,730,366	832,409,237	1,059,251,521	4,848,388
Totals	179,022,755	16,368,581,588	.....	115,828,372
AMERICAN COMPANIES.				
1869	165,166*	9,702,356	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928	147,061
1871	314,452	27,367,712	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,880,550	99,389
1877	213,830	21,013,457	18,298,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	40,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,313	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	109,767,561	112,186,809	677,725
1900	1,187,177	103,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274

* These returns are imperfect.

9-10 EDWARD VII., A. 1910

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1909, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risk at Date of Statement.	Losses paid.
AMERICAN COMPANIES— <i>Con.</i>	\$	\$	\$	\$
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907... .	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909 ...	3,564,126	292,133,934	330,290,388	1,673,731
Totals.....	39,296,661	3,346,595,139	.....	23,650,555

TOTALS FROM ALL YEARS FROM 1869 TO 1909 INCLUSIVE.

Canadian Companies.....	62,430,429	6,540,735,741	.....	40,779,975
British ".....	179,022,755	16,368,581,588	.....	115,828,372
American ".....	39,296,661	3,346,595,139	.....	23,650,555
Grand totals.....	280,749,845	26,255,912,468	.....	180,258,902

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine, &c., business done by Companies combining these branches, for 1909.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	UNSETTLED CLAIMS.		Remarks.
					Not Registered.	Registered.	
In Canada.....	\$ 142,966	\$ 12,397,819	\$ 10,530,539	\$ 67,096	\$ 7,453	\$ None	Total business December 31, 1909.
In other countries.....	32,193	5,092,066	3,740,538	24,765	8,219	None	
Totals.....	175,159	17,489,885	14,271,077	91,861	15,672	None.	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada.....	242,605	26,003,886	23,570,712	126,206	144,540	2,900	Total business December 31, 1909.
In other countries.....	5,663	973,512	404,050	15,306	14,823	None.	
Totals.....	248,268	26,977,398	23,974,762	141,512	159,363	2,900	

BRITISH AMERICA ASSURANCE COMPANY.

Fire Insurance.....	1,647,200	299,550,324	270,092,259	870,398	914,122	7,660	Total business December 31, 1909.
Inland Marine	— 28	None.	None.	1,742	10,660	None.	
Ocean Marine.....	— 4,702	None.	None.	1,901	5,320	2,000	
Totals.....	1,642,470	299,550,324	270,092,259	874,041	930,102	9,660	

CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	240,633	20,832,516	23,687,176	105,120	117,063	None.	Total business December 31, 1909.
In other countries.....	7,774	882,615	768,142	748	748	None.	
Totals.....	248,407	21,715,131	24,455,318	105,868	117,811	None.	

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which does business outside of the Dominion, and of Fire and Inland Marine, &c., business done by Companies combining these branches for 1909.

EQUITY FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.		Unsettled Claims.		Remarks.
							Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	154,570	31,328,851	35,531,446	88,580	99,066	8,219	2,287	(Total business December 31, 1909.)	
In other countries.....	— 4,121	None.	None.	873	3,698	None.	1,500		
Totals.....	150,449	31,328,851	35,531,446	89,453	102,764	8,219	3,787		

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada.....	389,419	49,353,423	70,586,479	228,550	229,144	18,302	None.	(Total business December 31, 1909.)
In other countries.....	73,581	17,051,851	5,858,646	25,238	21,260	7,274	None.	
Totals.....	463,000	66,405,274	76,445,125	253,788	250,404	25,576	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada.....	199,825	1,360,995	21,632,946	130,773	120,411	27,822	None.	(Total business December 31, 1909.)
In other countries.....	5,898	952,464	368,110	3,690	3,170	1,746	None.	
Totals.....	205,723	22,313,459	25,001,056	134,463	132,581	29,568	None.	

NOVA SCOTIA FIRE INSURANCE COMPANY.

In Canada.....	79,293	9,278,587	9,617,072	31,536	30,279	1,262	None.	(Total business December 31, 1909.)
In other countries.....	645	98,250	65,485	1,609	1,609	None.	None.	
Totals.....	79,938	9,376,837	9,682,557	33,145	31,888	1,262	None.	

ONTARIO FIRE INSURANCE COMPANY.

In Canada.....	165,571	16,671,197	19,083,569	115,772	112,474	21,789	None.	(Total business December 31, 1909.)
In other countries.....	4,614	908,112	177,566	2,397	2,632	60	None.	
Totals.....	170,185	17,579,309	19,261,135	118,169	115,106	21,849	None.	

OTTAWA FIRE INSURANCE COMPANY.

In Canada.....	27,492	9,151,236	595,111	23,601	25,225	414	None.	Total business Decem-ber 31, 1909.
In other countries.....	24,961	1,834,810	972,663	34,931	29,103	6,002	None.	
Totals.....	52,453	10,986,046	1,567,774	58,532	54,328	6,416	None.	

PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada.....	46,985	4,799,008	1,760,116	18,048	13,148	6,893	None.	Total business Decem-ber 31, 1909.
In other countries.....	66,733	6,432,980	1,457,674	34,698	31,412	5,295	None.	
Totals.....	113,718	11,231,988	9,217,790	52,746	44,560	12,188	None.	

COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

In Canada.....	332,250	30,675,131	24,615,309	176,889	184,324	18,163	None.	Total business Decem-ber 31, 1909.
In other countries.....	16,816	1,463,617	457,936	5,312	9,046	375	None.	
Totals.....	349,066	32,138,748	25,073,245	182,201	193,370	18,538	None.	

RICHMOND AND DRUMMOND FIRE INSURANCE COMPANY.

In Canada.....	94,212	8,264,793	6,971,090	100,637	72,247	28,483	4,486	Total business Decem-ber 31, 1909.
In other countries.....	300	20,500	20,500	None.	None.	None.	None.	
Totals.....	94,512	8,285,293	6,991,590	100,637	72,247	28,483	4,486	

SOVEREIGN FIRE ASSURANCE COMPANY.

In Canada.....	63,712	7,962,910	6,059,715	40,882	15,596	1,082	1,250	Total business Decem-ber 31, 1909.
In other countries.....	136,576	19,133,140	11,807,851	62,039	18,938	15,032	1,000	
Totals.....	200,288	37,096,050	17,867,566	102,921	34,534	16,114	2,250	

WESTERN ASSURANCE COMPANY

Fire Insurance.....	2,115,589	385,550,331	346,232,436	1,058,974	1,094,509	160,131	8,740	Total business Decem-ber 31, 1909.
Inland Marine.....	164,954	67,157,134	8,487,860	104,684	118,153	19,266	None.	
Ocean Marine.....	433,427	128,246,479	13,346,337	419,220	386,717	65,445	3,000	
Totals.....	2,713,970	580,953,944	368,066,633	1,582,878	1,599,379	244,842	11,740	

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine, &c. business done by Companies combining these branches, for 1909.

FETNA INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not	Resisted.	
	\$	\$	\$	\$	\$			
Fire Insurance.....	243,822	18,927,565	25,234,114	93,083	90,213		%	) In Canada November 30, 1909.
Inland Marine.....	18,310	3,122,955	388,139	9,698	9,698	9,859	None.	
Totals.....	262,132	22,050,520	25,622,253	102,781	99,911	9,859	None.	

ALLIANCE ASSURANCE COMPANY, LIMITED.

Fire Insurance.....	144,660	16,818,988	23,105,145	45,833	44,206) In Canada 31, 1909.
Inland Marine.....	7,903	2,823,279	84,501	7,795	7,955	
Totals.....	152,563	19,642,267	23,189,446	53,628	52,161	

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

Fire Insurance.....	1,080,096	96,143,345	112,220,188	498,134	485,972) In Canada 31, 1909.
Inland Marine.....	27,239	9,587,560	168,603	16,560	19,896	
Totals.....	1,107,335	105,730,905	112,388,791	514,694	505,868	

HOME INSURANCE COMPANY.

Fire Insurance.....	326,419	26,720,777	30,091,518	156,789	174,798) In Canada 30, 1909.
Inland Marine.....	6,457	354,575	252,625	656	656	
Totals.....	332,876	27,075,352	30,344,143	157,445	175,454	

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance.....	346,771	29,839,210	34,815,278	191,151	202,549	3,600	None.	In Canada } 31, 1909.
Inland Marine.....	57,761	7,953,223	1,019,297	47,911	51,041	2,798	None.	
Totals.....	404,532	37,792,433	35,834,575	239,062	253,590	6,398	None.	

LAW UNION AND ROCK INSURANCE COMPANY.

Fire Insurance.....	147,104	11,813,630	16,054,988	64,285	60,585	5,501	1,400 None. None. None.	In Canada } 31, 1909.
Accident Insurance.....	885	283,084	244,084	56	56	None.		
Employers' Liability.....	145			109	43	66		
Sickness.....	438			None.	None.	None.		
Totals.....	148,572			64,450	60,684	5,567	1,400	

PHENIX INSURANCE COMPANY OF BROOKLYN.

Fire Insurance.....	331,830	25,436,111	27,842,989	130,134	136,363	7,813	None. None.	In Canada } 31, 1909.
Tornado.....	180	22,925	24,925	None.	None.	None.		
Totals.....	332,010	25,459,036	27,867,914	130,134	136,363	7,813	None.	

SAINT PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire Insurance.....	124,745	9,709,361	8,373,173	39,402	39,092	3,955	None. None.	In Canada } 31, 1909.
Inland Marine.....	11,779	3,974,191	139,922	11,051	10,925	1,058		
Totals.....	136,524	13,683,552	8,513,025	50,453	50,017	5,013	None.	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire Insurance.....	110,767	9,698,704	7,381,325	38,885	34,760	4,125	None. None.	In Canada } 31, 1909.
Tornado.....	96	23,240	33,240	None.	None.	None.		
Totals.....	110,863	9,721,944	7,414,565	38,885	34,760	4,125	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire Insurance.....	207,105	20,169,950	20,721,884	106,254	105,338	2,706	None. None.	In Canada } 31, 1909.
Live Stock.....	20,188	611,518	221,097	13,350	11,325	3,025		
Totals.....	227,293	20,781,468	20,942,981	119,604	116,663	8,731	None.	

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INLAND Marine Insurance Business in Canada, 1909.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.							
British American Western	\$ 26,129	None. 13,992,894	None. 1,852,380	843 20,902	None. 2,201	None. None.	\$ 843 18,478
Totals	26,140	13,992,894	1,852,380	21,745	2,201	None.	19,321
BRITISH COMPANIES.							
Alliance Assurance Co.	7,903	2,823,279	84,301	7,955	773	None.	7,795
Commercial Union	27,239	9,587,560	168,603	19,896	1,831	None.	16,560
British and Foreign Marine	111,153	52,524,581	1,315,104	115,105	11,769	None.	111,520
Marine Insurance Co.	42,007	122,800,818	None.	3,821	None.	None.	3,821
Totals	188,302	187,736,238	1,568,008	146,777	14,373	None.	139,696
AMERICAN COMPANIES.							
Etna	18,310	3,122,955	388,139	9,698	None.	None.	9,698
Home Insurance Co.	6,457	354,575	252,625	656	None.	None.	656
Insurance Company of North America.	57,761	7,953,223	1,019,297	51,041	2,798	None.	47,911
Saint Paul Fire and Marine	11,779	3,974,491	139,922	10,925	1,058	None.	11,051
Totals	94,307	15,405,244	1,799,983	72,320	3,856	None.	69,316
RECAPITULATION.							
Canadian Companies	26,140	13,992,894	1,852,380	21,745	2,201	None.	19,321
British	188,302	187,736,238	1,568,008	146,777	14,373	None.	139,696
American	94,307	15,405,244	1,799,983	72,320	3,856	None.	69,316
Totals for 1909	308,749	217,134,376	5,220,371	240,842	20,430	None.	228,333
Totals for 1908	231,399	180,123,256	2,606,479	146,541	22,999	None.	127,272

*This Company has ceased transacting Marine business.

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FIRE INSURANCE Done in Canada in 1909.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1908.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of pre- miums received.	The same for 1908.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadia Fire.....	12,397,819	182,475 15	1·47	1·45	62,589 43	142,965 71	43·78	39·70
Anglo-American.	26,003,886	389,668 81	1·50	1·53	141,539 80	242,605 34	59·58	87·89
British America.....	50,874,527	649,568 94	1·28	1·37	237,212 48	401,504 23	59·08	69·81
Canadian Fire.....	20,832,516	376,325 84	1·81	2·24	117,063 24	240,632 66	48·65	69·52
Central Canada Manu- facturers.	3,259,175	43,432 96	1·33	1·15	16,990 96	29,673 59	57·26	69·15
Dominion Fire.....	20,873,299	327,469 64	1·57	1·55	98,804 44	199,976 23	49·41	81·20
Eastern Canada Manu- facturers.	2,756,225	35,608 57	1·29	1·15	16,990 97	29,673 50	57·26	69·15
Equity Fire.....	31,328,851	410,680 36	1·31	1·43	99,065 98	154,569 81	64·09	76·94
London Mutual.....	49,353,423	664,238 75	1·34	1·48	229,144 29	389,418 93	58·84	64·92
Manitoba Assur. Co..	24,652,039	394,123 10	1·60	1·60	75,394 91	161,499 60	46·68	71·07
Mercantile Fire	14,636,560	212,562 78	1·45	1·51	80,079 54	172,111 42	46·53	49·80
Montreal-Canada Fire	21,369,995	324,745 54	1·52	1·53	129,411 40	199,825 08	64·76	85·26
North Empire Fire...	564,333	9,191 25	1·63	....	643 09	8,153 99	7·89	....
Nova Scotia Fire.....	9,278,587	143,515 30	1·55	1·48	30,279 33	79,292 61	38·19	28·73
Occidental Fire.....	4,623,577	95,800 09	2·07	....	25,209 40	68,386 15	36·86	....
Ontario Fire.....	16,671,197	264,200 72	1·58	1·77	112,473 88	165,570 90	67·93	81·20
Ottawa Assurance Co.	9,151,236	224,936 19	2·46	2·10	25,224 72	27,491 70	91·75	51·54
Pacific Coast Fire....	4,799,008	90,770 79	1·89	1·65	13,147 78	46,985 17	27·98	128·75
Quebec Fire.....	14,723,758	192,042 50	1·30	1·38	113,422 27	174,658 01	64·94	30·37
Richmond and Drum- mond.....	8,264,793	171,231 33	2·07	2·10	72,247 24	94,211 68	76·69	76·63
Rimouski.	30,675,131	503,100 46	1·64	1·59	184,324 25	332,250 34	55·48	59·92
Sovereign Fire.....	7,962,910	119,252 09	1·50	1·62	45,595 87	63,712 58	71·56	94·08
Western.	68,230,305	704,954 80	1·03	1·35	187,788 13	339,179 89	55·37	70·60
Totals.....	453,274,150	6,529,865 96	1·44	1·51	2,117,643 40	3,764,349 12	56·26	69·52
<i>British Companies.</i>								
Alliance	16,818,988	171,615 56	1·02	1·06	44,206 26	144,659 95	30·56	60·03
Atlas.	35,086,713	520,177 95	1·48	1·53	205,894 68	447,264 81	46·03	63·42
Caledonian.	29,793,612	382,028 32	1·28	1·36	132,710 23	327,341 40	40·54	79·00
Commercial Union....	96,143,345	1,309,958 01	1·35	1·46	485,972 25	1,080,096 16	44·99	51·51
General Accident Fire and Life..	19,744,429	288,317 00	1·46	1·47	81,188 66	248,913 63	32·62	5·54
Guardian	55,768,011	839,537 51	1·51	1·57	391,660 37	737,713 24	53·09	62·13
Law Union and Rock.	11,813,630	162,284 07	1·37	1·45	60,584 59	147,104 15	41·18	59·36
Liverpool and London and Globe.....	101,436,876	1,428,318 09	1·41	1·52	694,557 58	1,151,480 41	60·32	57·77
London and Lancash- ire Fire.....	43,787,000	585,553 62	1·34	1·42	212,309 26	484,663 93	43·81	62·76
London Assurance....	16,345,239	209,604 97	1·28	1·33	44,642 85	162,389 91	27·49	58·18
North British.....	68,964,570	913,449 78	1·32	1·41	449,595 63	789,308 81	56·96	54·38
Northern	41,590,366	618,305 41	1·49	1·55	302,621 76	546,028 33	55·42	74·04
Norwich Union Fire..	47,976,114	683,832 00	1·43	1·50	246,368 15	596,323 46	41·31	65·07
Phoenix of London....	67,426,117	1,021,894 93	1·52	1·67	464,099 79	831,045 29	55·85	56·91
Royal.....	102,088,402	1,376,754 37	1·35	1·44	603,694 22	1,187,393 53	50·84	53·16
Scottish Union and National.	24,746,114	322,450 30	1·30	1·39	112,358 94	270,393 50	41·55	66·11
Sun Insurance Office..	32,704,761	447,019 60	1·37	1·49	210,583 72	371,141 02	56·74	51·64
Yorkshire.....	20,169,950	245,528 43	1·22	1·33	105,338 08	207,105 16	50·86	38·33
Totals.....	832,409,237	11,517,629 92	1·38	1·48	4,848,387 02	9,730,366 69	49·83	58·24

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FIRE INSURANCE Done in Canada in 1909—*Concluded.*

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1908.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of pre- miums received.	The same for 1908.
<i>American Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Ætna Insurance Co...	18,927,565	279,542 58	1·48	1·52	90,213 49	243,822 19	37·00	38·19
Connecticut Fire.....	10,589,356	147,310 38	1·39	1·66	77,734 82	129,333 96	60·10	66·37
German American....	17,951,750	230,152 96	1·23	1·40	87,504 35	176,559 71	49·56	66·69
Hartford Fire.....	58,659,281	825,531 80	1·41	1·50	300,900 08	716,326 09	42·01	49·97
Home Fire.....	26,720,777	380,331 96	1·42	1·45	174,797 97	326,419 44	53·55	54·50
Insurance Co. of North America,	29,839,210	404,033 35	1·35	1·41	202,548 81	346,771 44	58·41	61·71
Lumber Insurance Co.	6,359,465	127,685 61	2·01	2·21	89,688 88	103,329 63	82·79	65·60
National Fire.....	7,685,791	115,566 49	1·50	1·85	15,531 57	95,180 06	16·32	8·76
Phenix, of Brooklyn..	25,436,111	383,888 75	1·51	1·60	136,362 95	331,829 91	41·09	53·75
Phœnix, of Hartford..	19,635,513	273,605 05	1·39	1·46	85,899 19	223,128 94	38·50	46·40
Queen, of America....	44,432,253	662,462 46	1·49	1·58	310,092 92	561,114 10	55·26	67·04
Rochester German....	6,488,797	86,313 91	1·33	1·50	28,603 56	69,799 16	40·98	58·53
Springfield Fire and Marine	9,698,704	149,520 96	1·54	1·62	34,760 05	110,767 39	31·38	.....
St. Paul Fire and Marine	9,709,361	157,775 13	1·62	2·09	39,091 82	124,745 42	31·34	47·44
Totals.....	292,133,934	4,223,721 39	1·45	1·54	1,673,730 46	3,564,127 44	46·96	56·18
Grand totals.....	1,577,817,321	22,201,128 24	1·41	1·50	8,639,760 85	16,870,838 33	51·21	60·37

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES' ASSETS—1909.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets	Total Assets	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire	16,894 00	37,000 00	552,511 60	None.	10,475 53	33,918 04	None.	10 00	650,809 17	Fire.
Anglo-American	None.	2,300 00	209,245 72	None.	31,222 52	54,860 88	659 96	39,397 70	337,686 78	"
British America	170,000 00	None.	1,489,588 80	None.	156,734 45	106,499 32	21,332 98	16,380 80	1,960,536 35	Fire.
Canadian Fire	None.	447,000 00	160,000 00	None.	34,646 63	93,505 93	1,437 31	7,693 19	744,283 06	Fire.
Central Canada Manufacturers	None.	None.	51,570 00	None.	2,295 94	9,740 12	945 00	840 20	*65,391 26	"
Dominion Fire	None.	None.	53,631 74	27,200 00	17,178 20	28,299 24	843 93	30,620 13	157,773 24	"
Eastern Canada Manufacturers	None.	None.	60,000 00	None.	2,295 94	5,546 08	500 00	750 00	469,092 02	"
Equity Fire	None.	None.	127,898 31	None.	32,772 93	18,302 03	838 40	70,998 96	250,810 63	"
London Mutual	5,158 50	105,575 00	188,038 49	None.	180,580 88	83,193 04	5,280 84	44,283 79	4612,110 54	"
Manitoba Assurance Co	None.	None.	320,426 66	None.	18,514 87	65,795 29	4,572 69	None.	409,309 51	"
Mercantile Fire	None.	None.	320,729 34	None.	21,446 47	54,734 97	1,031 89	None.	397,942 67	"
Montreal-Canada	None.	12,000 00	120,500 00	None.	38,107 85	50,155 84	924 15	24,316 03	246,003 87	"
North Empire Fire	None.	600 00	74,822 64	None.	1,037 26	20,373 36	321 67	1,771 14	98,920 07	"
Nova Scotia Fire	11,751 86	None.	150,891 84	26,000 00	13,187 16	28,440 41	644 84	3,900 00	234,816 11	"
Occidental Fire	5,177 40	33,212 56	61,500 00	None.	17,091 53	60,052 17	1,219 05	12,111 38	190,361 09	"
Ontario Fire	None.	None.	95,625 45	None.	30,387 05	21,506 19	734 94	25,276 71	173,530 34	"
Ottawa Assurance Co	None.	5,000 00	75,101 20	15,372 48	23,931 48	28,557 31	1,330 88	None.	149,293 35	"
Pacific Coast Fire	63,000 00	40,559 04	139,070 66	None.	13,639 94	36,014 69	5,244 06	2,946 69	300,475 08	"
Quebec Fire	81,296 34	None.	306,474 48	None.	20,637 66	47,583 95	1,555 00	707 49	458,254 92	"
Richmond and Drummond	None.	None.	60,000 00	8,355 99	27,357 73	6,014 14	1,797 06	10,876 03	114,400 95	"
Rimouski	25,000 00	None.	94,000 00	None.	87,377 31	148,656 16	1,480 52	37,291 85	393,905 84	"
Sovereign Fire	None.	22,550 00	450,379 50	None.	43,935 63	78,382 57	2,867 62	10,616 93	608,732 25	"
Western	136,000 00	None.	2,159,955 89	None.	535,615 04	318,043 28	23,645 44	34,518 34	3,207,777 99	Fire, inland marine and ocean.
Totals	514,278 10	705,796 60	7,321,962 32	76,928 47	1,360,470 00	1,398,175 01	79,208 23	375,307 36	11,832,126 09	

* Not including \$85,803.53 premium notes which are treated as contingent assets only. † Not including \$308,571.29 premium notes which are treated as contingent assets only. ‡ Not including \$85,803.47 premium notes which are treated as contingent assets only.

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TABLE II CANADIAN COMPANIES LIABILITIES 1909.

Companies.	Unsettled Losses.	*Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	15,671 96	100,567 53	19,705 83	135,945 32	514,863 85	300,000 00	Fire.
Anglo-American.....	38,689 42	194,148 37	6,340 15	239,177 94	98,508 84	100,408 00	"
British America.....	121,523 69	1,292,593 19	147,712 91	1,561,829 79	398,706 56	11,399,029 79	"
Canadian Fire.....	4,652 41	210,676 19	None.	215,328 60	528,954 46	4500,000 00	"
Central Canada Manufacturers.....	None.	15,725 00	43,143 54	58,868 54	6,522 72	223,779 20	"
Dominion Fire.....	5,841 21	127,110 14	550 14	133,501 49	24,271 75	167,381 89	"
Eastern Canada Manufacturers.....	None.	15,725 00	44,192 44	59,917 44	9,174 58	223,779 21	"
Equity Fire.....	12,005 67	187,777 34	1,310 58	201,093 59	49,717 04	181,640 00	"
London Mutual.....	25,576 42	428,573 45	59,807 90	513,957 77	98,152 77	17,500 00	"
Manitoba Assurance Co.....	8,802 94	174,734 38	10,493 42	194,030 74	215,278 77	15,000 00	"
Mercantile Fire.....	11,645 39	125,658 77	None.	137,304 16	260,638 51	50,000 00	"
Montreal-Canada Fire.....	29,568 37	167,062 50	2,900 94	199,531 81	46,472 06	39,490 00	"
North Empire Fire.....	None.	5,652 75	20 00	5,672 75	93,253 32	100,000 00	"
Nova Scotia Fire.....	1,262 00	67,791 37	11,497 97	80,551 34	154,264 77	100,800 00	"
Occidental Fire.....	242 95	56,191 03	None.	56,433 98	133,930 11	111,258 91	"
Ontario Fire Assurance Co.....	21,848 98	126,985 96	6,344 92	155,179 86	18,350 48	110,000 00	"
Ottawa Assurance Co.....	6,415 43	20,837 46	None.	27,252 89	122,040 46	125,000 00	"
Pacific Coast Fire.....	12,187 87	75,225 75	6,256 61	93,670 23	206,804 85	167,040 00	"

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Quebec Fire.....	15,261 97	128,369 17	None.	143,631 14	314,623 78	125,000 00	"
Richmond and Drummond.....	32,969 03	74,008 38	None.	106,977 41	7,423 54	84,575 00	"
Rimouski	18,537 57	216,998 81	15,611 62	251,148 00	142,657 84	52,506 50	"
Sovereign Fire.....	18,364 22	118,221 57	24,935 30	161,521 09	447,211 16	441,567 00	"
Western.....	256,582 34	1,825,189 67	340,084 77	2,421,856 78	785,921 21	42,484,625 65	Fire, inland and ocean.
Totals.....	657,649 84	5,755,823 78	740,909 04	7,154,382 66	4,677,743 43	6,720,481 15	

* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1909, as provided by the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *liquid* surplus, declaring dividends, impairment of capital and other cognate subjects.

† In December, 1906, the capital stock of this Company, which was formerly \$1,000,000, was further increased by an issue of \$550,000 7 per cent preference stock, subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000, of which there had been paid in up to the date of the return \$1,399,029 79.

‡ The capital stock of this Company which had previously been \$500,000, the whole of which was subscribed and \$125,000 paid thereon, was by chapter 83 of the Statutes of 1904, reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to \$500,000. An additional \$250,000 was paid in out of surplus in 1909, making the capital fully paid up.

§ \$150,000 was paid into the capital stock of this Company during the year 1904, and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to \$100,000, the same amount at which it stood at the end of 1903. Further calls received during 1907 bring the paid-up capital to \$125,000. The subscribed capital was reduced from \$500,000 to \$250,000, at which it now stands.

|| In December, 1906, preference stock of this Company to the amount of \$500,000 was called in and cancelled, and a new issue of \$1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now \$2,500,000, fully subscribed.

c Deposit capital.

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TABLE III.—Showing the Assets in Canada of British and American
BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance	March 1, 1892	None.	None.	197,343 00
Atlas	March 7, 1887.	None.	None.	330,515 86
Caledonian.	February, 1883.	None.	None.	275,586 40
Commercial Union.	September 11, 1863.	325,000 00	22,600 00	876,976 79
General Accident, Fire and Life.	July 13, 1908.	None.	None.	201,680 51
Guardian	May 1, 1869.	412,500 00	None.	802,155 39
Law Union and Rock.	April 1, 1899.	12,000 00	5,232,196 54	493,513 83
Liverpool and London and Globe.	June 4, 1851	350,000 00	1,658,250 00	1,222,280 00
London and Lancashire, Fire.	April, 1880.	None.	None.	409,526 84
London Assurance.	March, 1862	None.	None.	170,340 00
North British.	1862.	169,325 00	3,194,125 48	2,613,493 10
Northern	1867.	None.	None.	451,390 00
Norwich Union, Fire	April 1, 1880.	80,000 00	None.	435,804 32
Phoenix, of London.	1804	None.	None.	789,208 48
Royal.	1851.	525,000 00	580,750 00	1,392,828 25
Scottish Union and National.	February, 1882.	None.	331,076 16	379,645 00
Sun Insurance Office.	June 3, 1892.	45,850 00	None.	399,005 77
Yorkshire.	January 16, 1907.	150,000 00	790,700 00	250,036 15
Totals. . . . .	. . . . .	2,069,675 00	11 809,698 18	11,691,329 69

AMERICAN

Aetna Insurance Co	1821.	None.	None.	190,097 14
Connecticut Fire.	1886.	None.	None.	110,000 00
German American.	December 7, 1904.	None.	None.	127,996 00
Hartford Fire	November 1836.	None.	None.	487,799 01
Home Fire.	1902.	None.	None.	296,333 33
Insurance Co., of North America	1889.	None.	None.	264,746 80
Lumber Insurance Co	October 8, 1906.	None.	None.	102,720 00
National Fire.	1908.	None.	None.	182,000 00
Phenix, of Brooklyn.	May 1, 1874.	None.	None.	221,638 00
Phoenix, of Hartford.	May 20, 1890.	None.	None.	256,658 00
Queen, of America.	November 2, 1891.	None.	None.	505,295 50
Rochester German.	November 11, 1905.	None.	None.	102,600 00
Springfield Fire and Marine.	November 5, 1908.	None.	None.	173,000 00
St. Paul Fire and Marine	September 14, 1907.	None.	None.	157,025 00
Totais.	None.	None.	3,177,908 78

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companies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1909.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	16,343 76	12,854 03	None.	None.	226,540 79	Fire and Inland Marine.
None.	36,049 44	43,707 80	2,350 71	5,000 00	417,623 81	Fire.
None.	29,823 29	56,901 24	None.	6,400 00	368,710 93	"
2,000 00	104,763 40	85,979 06	342 74	21,218 64	1,438,880 63	Fire and Inland Marine.
None.	24,509 41	37,036 74	3,333 77	5,316 42	271,876 85	Fire.
None.	70,248 27	133,321 67	9,688 34	None.	1,427,913 67	"
None.	12,821 66	202,165 28	172,765 25	7,548 55	6,133,011 11	Fire and Accident.
None.	67,083 99	101,510 45	19,439 08	13,989 26	3,432,552 78	Fire and Life.
None.	41,994 44	80,375 30	1,993 77	None.	533,890 35	Fire.
None.	27,405 32	6,124 92	None.	None.	203,870 24	Fire and Life.
87,600 00	84,663 34	133,655 28	86,076 47	15,722 09	6,384,660 76	" "
None.	33,546 77	23,767 73	None.	8,000 00	516,704 50	Fire.
None.	41,371 28	131,606 26	None.	5,000 00	693,781 86	"
None.	68,572 35	7,736 08	8,391 76	None.	873,908 67	"
29,525 55	158,912 59	48,671 01	16,626 56	14,170 09	2,766,484 05	Fire and Life.
None.	20,073 26	26,894 64	1,763 33	None.	759,452 39	Fire.
None.	45,735 12	23,213 87	None.	7,871 52	521,676 28	"
None.	17,739 32	21,015 55	1,575 05	5,000 00	1,236,066 07	Fire and Live Stock.
119,125 55	901,657 01	1,176,536 91	324,346 83	115,236 57	28,207,605 74	

OMPANIES.

None.	19,246 98	None.	None.	None.	209,344 12	Fire and Inland Marine.
None.	None.	None.	641 67	17,216 76	127,858 43	Fire.
None.	27,815 88	14,397 70	125 00	None.	170,334 58	"
None.	85,001 46	46,415 39	6,778 36	None.	625,994 22	"
None.	28,130 39	None.	None.	None.	324,463 72	Fire and Inland Marine.
None.	21,205 88	49,414 00	1,953 08	None.	337,319 76	" " "
None.	12,736 82	None.	1,872 50	None.	117,329 32	Fire.
None.	15,346 98	None.	None.	None.	197,346 98	"
None.	58,361 92	None.	None.	None.	279,999 92	Fire and Tornado.
None.	35,046 34	5,359 90	1,845 80	5,432 60	304,342 64	Fire.
None.	57,284 58	18,874 98	7,104 37	None.	588,559 43	"
None.	10,062 90	22,803 37	1,713 53	Nonê.	137,179 80	"
None.	20,327 28	None.	2,250 37	None.	195,577 65	Fire and Tornado.
None.	12,874 51	None.	796 67	None.	170,696 18	Fire and Inland Marine.
None.	403,441 92	157,265 34	25,081 35	22,649 36	3,786,346 75	

TABLE IV. Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine or Fire and other Insurance in Canada, for the Year 1909.

BRITISH COMPANIES LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire, Inland Marine.)		Reserve of Unearned Premiums (Fire, Inland Marine.)		Liabilities under Life and other Branches.		Sundry.		Total Liabilities in Canada.		Excess of Assets over Liabilities. — The Reverse.		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Alliance	5,164	72	117,219	85	.....	.....	None.	.....	122,384	57	e 104,156	22	Fire and Inland Marine.
Atlas	13,400	06	316,962	19	.....	.....	.....	.....	330,362	25	e 87,261	56	Fire.
Caledonian	7,938	71	256,529	00	.....	.....	5,107	10	269,574	81	e 99,136	12	"
Commercial Union	46,981	37	775,325	24	.....	.....	None.	.....	822,306	61	e 616,574	02	Fire and Inland Marine.
General Accident, Fire and Life	13,119	25	134,488	49	.....	.....	None.	.....	147,607	74	e 124,269	11	Fire.
Guardian	40,177	81	498,994	73	.....	.....	None.	.....	539,172	54	e 888,741	13	"
Law Union and Rock	6,901	04	115,906	26	3,316	94	None.	.....	126,124	24	e 6,006,886	87	Fire and Accident.
Liverpool and London and Globe	43,924	82	943,574	65	103,141	25	None.	.....	1,091,140	72	e 2,341,412	06	Life.
London and Lancashire, Fire	27,847	79	362,559	37	.....	.....	500	00	390,407	16	e 143,483	19	Fire.
London Assurance	4,663	00	131,230	93	.....	.....	None.	.....	146,811	90	e 57,058	34	Fire and Life.
North British	22,045	37	597,024	51	.....	.....	.....	.....	1,060,283	78	e 5,324,576	98	"
Northern	7,975	34	390,316	73	.....	.....	11,544	36	398,292	07	e 118,412	43	Fire.
Norwich Union, Fire	29,324	63	417,814	07	.....	.....	None.	.....	447,138	70	e 246,643	16	"
Phoenix of London	54,847	03	655,798	05	.....	.....	None.	.....	710,645	08	e 163,263	59	"
Royal	73,073	95	951,733	55	.....	.....	None.	.....	1,518,603	50	e 1,247,880	55	Fire and Life.
Scottish Union and National	7,434	08	213,245	97	493,796	00	None.	.....	220,680	05	e 538,772	34	Fire.
Sun Insurance Office	29,124	48	283,208	99	.....	.....	None.	.....	312,333	47	e 209,342	81	"
Yorkshire	5,705	61	139,185	75	None.	155,174	96	e 1,080,891	11	Fire and Live Stock.
Totals	439,649	06	7,301,118	33	1,051,125	30	17,151	46	8,809,044	15	e 19,398,561	59	

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TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, during the Year 1909.—*Concluded.*

AMERICAN COMPANIES.

Companies.	Unsettled Losses (Fire, Inland Marine.)	Reserve of Unearned Premiums (Fire, Inland Marine.)	Liabilities under Other Branch.	Sundry.	Total Liabilities in Canada	Excess of Assets over Liabilities. — The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna Insurance Co.	9,858 83	176,417 43	.....	None.	186,276 26	e 23,067 86	Fire and Inland Marine.
Connecticut Fire.	3,968 00	91,480 52	.....	None.	95,448 52	e 32,403 91	Fire.
German-American	9,400 00	122,561 07	.....	6,241 39	138,202 46	e 32,132 12	"
Hartford Fire.	44,374 21	461,985 82	.....	None.	506,360 03	e 119,634 19	"
Home Fire.	5,800 50	209,326 72	.....	None.	215,127 22	e 109,336 50	Fire and Inland Marine.
Insurance Co. of North America.	6,398 00	240,903 30	.....	None.	247,301 30	e 90,018 46	"
Lumber Insurance Co.	None.	49,030 05	.....	None.	49,030 05	e 68,299 27	Fire.
National Fire.	13,027 28	53,716 48	.....	None.	66,743 76	e 130,603 22	"
Phenix, of Brooklyn.	7,812 67	208,759 40	162 17	None.	216,734 24	e 63,265 68	Fire and Tornado.
Phenix, of Hartford.	9,410 02	168,410 27	.....	None.	177,820 29	e 126,522 35	Fire.
Queen, of America.	24,139 00	434,629 39	.....	387 11	459,155 50	e 129,403 93	"
Rochester German.	6,177 24	43,579 58	.....	None.	50,156 82	e 87,022 98	"
Springfield Fire and Marine.	4,125 00	66,403 21	113 55	None.	70,641 76	e 124,935 89	Fire and Tornado.
St. Paul Fire and Marine.	3,954 88	73,890 52	None.	77,845 40	e 92,850 78	Fire and Inland Marine.
Totals.	148,445 63	2,401,493 76	275 72	6,628 50	2,556,843 61	1,229,503 14	

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies doing British and American

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry	Total Cash Income	Received on Account of Capital Stock, not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia Fire.....	175,158 62	27,456 41	623 88	203,238 91	None.
Anglo-American.....	248,268 47	18,436 55	None.	266,705 02	None.
British America.....	1,642,468 84	48,072 10	5,639 64	1,696,180 58	None.
Canadian Fire.....	248,406 96	31,254 29	None.	279,661 25	250,000 00
Central Canada Manufacturers.....	29,673 59	None.	None.	29,673 59	* -1,267 52
Dominion Fire.....	199,976 23	3,974 04	392 50	204,342 77	28,484 14
Eastern Canada Manufacturers.....	29,673 50	None.	None.	29,673 50	* -1,267 52
Equity Fire.....	150,448 55	4,642 72	None.	155,091 27	54,240 00
London Mutual.....	463,000 45	16,671 49	966 56	480,638 50	None.
Manitoba Assurance Co.....	161,499 60	10,714 39	None.	172,213 99	None.
Mercantile Fire.....	172,111 42	12,320 20	None.	184,431 62	None.
Montreal-Canada Fire.....	205,723 34	6,297 91	1,293 33	213,314 58	None.
North Empire Fire.....	8,153 99	1,793 21	None.	9,947 20	100,000 00
Nova Scotia Fire.....	79,937 31	7,759 45	269 00	87,965 76	None.
Occidental Fire.....	68,386 15	6,074 08	None.	74,460 23	9,636 05
Ontario Fire.....	170,185 26	4,627 64	100 70	174,913 60	13,040 00
Ottawa Assurance Co.....	52,453 34	4,191 03	None.	56,644 37	None.
Pacific Coast Fire.....	113,718 23	12,231 48	12,098 99	138,048 70	21,344 00
Quebec Fire.....	174,658 01	13,104 88	5,993 91	193,756 80	None.
Richmond and Drummond.....	94,511 68	4,010 05	None.	98,521 73	6,800 00
Rimouski.....	349,066 12	5,464 06	1,508 08	356,038 26	None.
Sovereign Fire.....	200,288 20	20,097 29	27,626 28	248,011 77	100,395 00
Western.....	2,713,969 34	63,693 67	4,279 07	2,781,942 08	None.
Totals.....	7,751,737 20	322,886 94	60,791 94	8,135,416 08	581,405 15

BRITISH

Alliance.....	152,562 72	None.	None.	152,562 72	.....
Atlas.....	447,264 81	12,401 95	None.	459,666 76	.....
Caledonian.....	327,341 40	11,870 39	None.	339,211 79	.....
Commercial Union.....	1,107,334 88	33,596 32	9,203 73	1,150,134 93	.....
General Accident Fire and Life.....	248,913 63	8,767 47	None.	257,681 10	.....
Guardian.....	737,713 24	28,002 61	16,331 05	782,046 90	.....
Law Union and Rock.....	147,104 15	312,942 62	296 29	460,343 06	.....
Liverpool and London and Globe.....	1,151,480 41	112,966 94	22,235 81	1,286,683 16	.....
London and Lancashire Fire.....	484,663 93	14,337 60	None.	499,001 53	.....
London Assurance.....	162,389 91	6,680 00	None.	169,069 91	.....
North British.....	789,308 81	247,212 65	7,302 74	1,043,824 20	.....
Northern.....	546,028 33	268 18	None.	546,296 51	.....
Norwich Union Fire.....	596,323 46	18,781 22	4,097 86	619,202 54	.....
Phœnix, of London.....	831,045 29	30,396 33	None.	861,441 62	.....
Royal.....	1,187,393 53	55,300 31	16,796 40	1,259,490 24	.....
Scottish Union and National.....	270,393 50	106,869 80	None.	377,263 30	.....
Sun Insurance Office.....	371,141 02	483 27	2,907 58	374,531 87	.....
Yorkshire.....	207,105 16	33,148 17	3,000 00	243,253 33	.....
Totals.....	9,765,508 18	1,034,025 83	82,171 46	10,881,705 47

* Repayments on account of deposit capital.

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Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Canada of Companies in those Branches.

AND EXPENDITURE, 1909.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	^e Excess of Premiums over Losses paid _{^d The Reverse.}	^e Excess of Income over Expenditure. _{^d The Reverse.}	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
79,261 74	51,296 09	18,000 00	148,557 83 ^e	95,896 88 ^e	54,681 08	Fire.
159,363 34	92,022 73	6,024 48	257,410 55 ^e	88,905 13 ^e	9,294 47	"
930,102 60	657,592 54	None.	1,587,695 14 ^e	712,366 24 ^e	108,485 44	"
117,811 56	77,605 93	269,500 00	464,917 49 ^e	130,595 40 ^d	185,256 24	"
16,990 96	7,538 91	None.	24,529 87 ^e	12,682 63 ^e	5,143 72	"
98,804 44	82,996 46	None.	181,800 90 ^e	101,171 79 ^e	22,541 87	"
16,990 97	7,027 47	None.	24,018 44 ^e	12,682 53 ^e	5,655 06	"
102,764 13	70,680 98	None.	173,445 11 ^e	47,684 42 ^d	18,353 84	"
250,403 76	156,693 49	20,000 00	427,097 25 ^e	212,596 69 ^e	53,541 25	"
75,394 91	52,171 01	None.	127,565 92 ^e	86,104 69 ^e	44,648 07	"
80,079 54	54,274 02	None.	134,353 56 ^e	92,031 88 ^e	50,078 06	"
132,581 78	91,219 10	None.	223,800 88 ^e	73,141 56 ^d	10,486 30	"
643 09	12,373 82	None.	13,016 91 ^e	7,510 90 ^d	3,069 71	"
31,887 74	27,050 63	6,552 00	65,490 37 ^e	48,049 57 ^e	22,475 39	"
26,459 04	23,745 24	5,209 36	55,413 64 ^e	41,927 11 ^e	19,046 59	"
115,106 05	84,754 79	None.	199,860 84 ^e	55,079 21 ^d	24,947 24	"
54,328 25	22,639 61	None.	76,967 86 ^d	1,874 91 ^d	20,323 49	"
44,559 59	50,037 05	6,902 82	101,499 46 ^e	69,158 64 ^e	36,549 24	"
113,422 27	57,704 07	None.	171,126 34 ^e	61,235 74 ^e	22,630 46	"
72,247 24	42,926 74	None.	115,173 98 ^e	22,264 44 ^d	16,652 25	"
193,369 96	115,731 76	None.	309,101 72 ^e	155,696 16 ^e	46,936 54	"
94,534 22	96,929 43	6,833 24	198,296 89 ^e	105,753 98 ^e	49,714 88	"
1,599,379 41	1,013,816 13	None.	2,613,195 54 ^e	1,114,589 93 ^e	168,746 54	Fire, Inland Marine and Ocean.
4,406,486 59	2,948,828 00	339,021 90	7,694,336 49 ^e	3,345,250 61 ^e	441,079 59	

COMPANIES.

52,161 52	51,105 89	.....	103,267 41 ^e	100,401 20 ^e	49,295 31	Fire and Inl'd Marine.
205,894 68	136,126 37	.....	342,021 05 ^e	241,370 13 ^e	117,645 71	Fire.
132,710 23	97,406 16	.....	230,116 39 ^e	194,631 17 ^e	109,095 40	"
505,868 07	335,968 58	.....	841,836 65 ^e	601,466 81 ^e	308,298 28	Fire and Inl'd Marine.
81,188 66	77,130 83	.....	158,319 49 ^e	167,724 97 ^e	99,361 61	Fire.
391,660 37	212,417 25	.....	604,077 62 ^e	346,052 87 ^e	177,969 28	"
60,584 59	45,221 74	.....	105,806 33 ^e	86,519 56 ^e	354,536 73	"
694,557 58	351,136 37	.....	1,045,693 95 ^e	456,922 83 ^e	240,989 21	"
212,309 26	151,929 25	.....	364,238 51 ^e	272,354 67 ^e	134,763 02	"
44,642 85	59,121 59	.....	103,764 44 ^e	117,747 06 ^e	65,305 47	"
449,595 63	229,364 02	.....	678,959 65 ^e	339,713 18 ^e	364,864 55	"
302,621 76	154,540 44	.....	457,162 20 ^e	243,406 57 ^e	89,134 31	"
246,368 15	191,453 29	.....	437,821 44 ^e	349,955 31 ^e	181,381 10	"
464,099 79	249,745 51	.....	713,845 30 ^e	366,945 50 ^e	147,596 32	"
603,694 22	363,715 52	.....	967,409 74 ^e	583,699 31 ^e	292,080 50	"
112,358 94	83,485 24	.....	195,844 18 ^e	158,034 56 ^e	181,419 12	"
210,583 72	120,571 19	.....	331,154 91 ^e	160,557 30 ^e	43,376 96	"
105,338 08	65,576 04	170,914 12 ^e	101,767 08 ^e	72,339 21	"
4,876,238 10	2,976,015 28	7,852,253 38 ^e	4,949,270 08 ^e	3,029,452 09	

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TABLE V--Showing the Cash INCOME and EXPENDITURE of Canadian Companies doing British and American

AMERICAN

INCOME (CASH).

Companies.	Net cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry,	Total	Received on Account of Capital Stock, &c., not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Insurance Co.....	262,131 84	7,581 70	None.	269,713 54	.....
Connecticut Fire.....	129,333 96	3,850 00	None.	133,183 96	.....
German American.....	176,559 71	5,085 45	None.	181,645 16	.....
Hartford Fire.....	716,326 09	28,292 03	None.	744,618 12	.....
Home Fire.....	332,876 19	11,558 32	None.	344,434 51	.....
Insurance Co. of North America.....	404,532 74	10,415 34	None.	414,948 08	.....
Lumber Insurance Co.....	108,329 63	3,745 00	None.	112,074 63	.....
National Fire.....	95,180 06	8,125 00	None.	103,305 06	.....
Phenix, of Brooklyn.....	332,009 51	8,210 37	None.	340,219 88	.....
Phoenix, of Hartford.....	223,128 94	11,586 56	None.	234,715 50	.....
Queen, of America.....	561,114 10	20,630 88	None.	581,744 98	.....
Rochester German.....	69,799 16	3,225 00	None.	73,024 16	.....
Springfield Fire and Marine.....	110,862 99	7,100 00	None.	117,962 99	.....
St. Paul Fire and Marine.....	136,524 43	6,440 00	None.	142,964 43
Totals.....	3,658,709 35	135,845 65	None.	3,794,555 00

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Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Canada of Companies in those Branches.

COMPANIES.

EXPENDITURE (CASH).

Paid for losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<i>c</i> Excess of Premiums over Losses paid. <i>d</i> The Reverse.	<i>c</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
99,911 03	66,542 71	.....	166,453 74 <i>e</i>	162,220 81 <i>e</i>	103,259 80	Fire and Inl'd Marine.
77,734 82	32,940 43	.....	110,675 25 <i>e</i>	51,599 14 <i>e</i>	22,508 71	Fire.
87,504 35	49,637 93	.....	137,142 28 <i>e</i>	89,055 36 <i>e</i>	44,502 88	"
300,900 08	211,156 24	.....	512,056 32 <i>e</i>	415,426 01 <i>e</i>	232,561 80	"
175,453 57	80,700 27	.....	256,153 84 <i>e</i>	157,422 62 <i>e</i>	88,280 67	Fire and Inl'd Marine.
253,589 47	124,925 01	.....	378,514 48 <i>e</i>	150,943 27 <i>e</i>	36,433 60	" "
89,688 88	16,163 49	.....	105,852 37 <i>e</i>	18,640 75 <i>e</i>	6,222 26	Fire.
15,531 57	23,188 27	.....	38,719 84 <i>e</i>	79,648 49 <i>e</i>	64,585 22	"
136,362 95	79,178 93	.....	215,541 88 <i>e</i>	195,646 56 <i>e</i>	124,678 00	Fire and Tornado.
85,899 19	68,318 94	.....	154,218 13 <i>e</i>	137,229 75 <i>e</i>	80,497 37	Fire.
310,092 92	176,004 65	.....	486,097 57 <i>e</i>	251,021 18 <i>e</i>	95,647 41	"
28,603 56	22,360 63	.....	50,964 19 <i>e</i>	41,195 60 <i>e</i>	22,059 97	"
34,760 05	31,840 32	.....	66,600 37 <i>e</i>	76,102 94 <i>e</i>	51,362 62	Fire and Tornado.
50,017 02	35,872 67	85,889 69 <i>e</i>	86,507 41 <i>e</i>	57,074 74	Fire and Inl'd Marine.
1,746,049 46	1,018,830 49	2,764,879 95 <i>e</i>	1,912,659 89 <i>e</i>	1,029,675 05	

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TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1909, also the Rates of the Premiums charged per cent. of Amounts insured and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.		Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.		Assets.		Rate of Assets per cent of Amount of Insurance in force.
							\$	cts.		\$		\$	cts.	
Acadia Fire.....	Fire.....	45.25	29.28	10.28	73.10	17,489,885	232,844	77	1.33	14,271,077		650,809	17	4.56
Anglo-American.....	".....	64.19	37.07	2.43	96.52	26,977,398	400,322	66	1.48	28,974,762		337,686	78	1.17
British America.....	Fire.....	56.63	40.04	.....	93.60	299,550,324	2,466,518	26	0.82	270,092,259		1,960,536	35	0.73
Canadian Fire.....	Fire.....	47.43	31.24	108.49	166.24	21,715,131	386,217	55	1.78	24,455,318		744,283	06	3.04
Central Canada Manufacturers.....	".....	57.26	25.41	.....	82.67	3,259,175	43,432	96	1.33	2,280,667		65,391	26	2.87
Dominion Fire.....	".....	49.11	41.42	.....	88.97	20,873,299	327,469	64	1.57	16,783,610		157,773	24	0.94
Eastern Canada Manufacturers.....	".....	57.26	25.41	.....	80.94	2,756,225	35,608	57	1.29	2,280,667		69,092	02	3.03
Equity Fire.....	".....	68.31	46.98	.....	111.83	31,328,851	410,680	36	1.31	35,531,446		250,810	63	0.71
London Mutual.....	".....	54.08	33.84	4.32	88.86	66,405,274	857,446	82	1.29	76,445,125		612,110	54	0.80
Manitoba Assurance Co.....	".....	46.68	32.30	.....	74.07	24,652,039	394,123	10	1.60	21,589,057		409,309	51	1.90
Mercantile Fire.....	".....	46.53	31.53	.....	72.85	22,136,560	250,062	78	1.13	18,062,927		397,912	67	2.20
Montreal-Canada Fire.....	".....	64.45	44.34	.....	104.91	22,313,459	335,258	50	1.50	25,001,056		246,003	87	0.98
North Empire Fire.....	".....	7.89	151.75	.....	130.81	564,333	9,191	25	1.63	536,193		98,926	07	18.45
Nova Scotia Fire.....	".....	39.89	33.84	8.20	74.45	9,376,837	144,762	95	1.54	9,682,557		234,816	11	2.43
Occidental Fire.....	".....	38.69	34.73	7.62	74.42	5,200,487	102,544	49	1.97	6,436,362		190,364	09	2.96
Ontario Fire.....	".....	67.64	49.80	.....	114.26	17,579,309	275,550	36	1.57	19,261,135		173,530	34	0.90
Ottawa Assurance Co.....	".....	103.57	43.16	.....	135.88	10,986,046	267,157	75	2.43	1,567,774		149,293	35	9.52
Pacific Coast Fire.....	".....	39.18	44.00	6.07	73.52	11,231,988	174,890	34	1.56	9,217,790		300,475	08	3.26
Quebec Fire.....	".....	64.94	33.04	.....	88.32	14,723,758	192,042	50	1.30	19,449,559		458,254	92	2.36
Richmond and Drummond.....	".....	76.44	45.42	.....	116.90	8,285,293	171,531	33	2.06	6,991,590		114,400	95	1.64
Rimouski.....	".....	55.40	33.15	.....	86.82	32,138,748	530,992	15	1.65	20,683,480		393,805	84	1.90
Sovereign Fire.....	".....	47.20	48.39	3.41	79.95	27,096,050	348,153	25	1.28	17,867,566		608,732	25	3.41
Western.....	Fire, Inland, Marine and Ocean.....	58.93	37.36	.....	93.93	580,953,944	4,210,976	20	0.72	368,066,633		3,207,777	99	0.87
Totals.....	.....	56.85	38.04	4.37	91.58	1,277,594,413	12,567,808	54	0.98	1,015,528,610		11,832,126	09	1.16

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1909, also the Rates of Premiums charged per cent of Amounts insured.

	Name of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance.....	Fire and Inland Marine.	34.19	33.50	67.69	19,642,267	179,676.73	0.91
Atlas.....	Fire.....	46.03	30.44	76.47	35,086,713	520,177.95	1.48
Caledonian.....	".....	40.54	29.76	70.36	29,798,612	382,028.32	1.28
Commercial Union.....	Fire and Inland Marine.	45.68	30.34	76.02	105,730,905	1,332,226.04	1.26
General Accident Fire and Life.....	Fire.....	32.62	30.99	63.60	19,744,429	288,317.00	1.46
Guardian.....	".....	53.09	28.79	81.89	55,768,011	839,537.51	1.51
Law Union and Rock.....	".....	41.19	30.74	71.93	11,813,630	162,284.07	1.37
Liverpool and London and Globe.....	".....	60.32	30.49	90.81	101,436,876	1,428,318.09	1.41
London and Lancashire Fire.....	".....	43.81	31.35	75.16	43,787,000	585,553.62	1.34
London Assurance.....	".....	27.49	36.41	63.90	16,345,239	209,604.97	1.28
North British.....	".....	56.96	29.06	86.02	68,964,570	913,449.78	1.32
Northern.....	".....	55.42	28.30	83.72	41,590,366	618,305.41	1.49
Norwich Union Fire.....	".....	41.31	32.11	73.42	47,976,114	683,832.00	1.43
Phoenix, of London.....	".....	55.85	30.05	85.90	67,426,117	1,021,894.93	1.52
Royal.....	".....	50.84	30.63	81.47	102,088,402	1,376,754.37	1.35
Scottish Union and National.....	".....	41.55	30.88	72.43	24,746,114	322,450.30	1.30
Sun Insurance Office.....	".....	56.74	32.49	89.23	32,704,761	447,019.60	1.37
Yorkshire.....	".....	50.86	31.66	82.52	20,169,950	245,528.43	1.22
Totals.....		49.93	30.47	80.41	844,820,076	11,556,959.12	1.37

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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1909, also the Rates of Premiums charged per cent of Amounts insured —*Concluded.*

	Name of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>American Companies.</i>							
Aetna Insurance Co	Fire and Inland Marine.	38·11	25·39	63·50	22,050,520	298,878 55	1·36
Connecticut Fire	Fire	60·10	25·47	86·57	10,589,356	147,310 38	1·39
German-American	"	49·56	28·11	77·67	17,951,750	230,152 96	1·28
Hartford Fire	"	42·00	29·48	71·48	58,659,281	825,531 80	1·41
Home Fire	Fire and Inland Marine.	52·71	24·24	76·95	27,075,352	388,080 67	1·43
Insurance Company of North America	Fire and Inland Marine.	62·68	30·88	93·56	37,792,433	470,360 97	1·24
Lumber Insurance Company	Fire	82·79	14·92	97·71	6,359,465	127,685 61	2·01
National Fire	"	16·32	24·36	40·68	7,685,791	115,566 49	1·50
Phoenix, of Brooklyn	Fire and Tornado.	41·07	23·85	64·92	25,459,036	384,085 60	1·51
Phoenix, of Hartford	Fire	38·50	30·62	69·12	19,635,513	273,605 05	1·39
Queen of America	"	55·26	31·37	86·63	44,432,253	662,462 46	1·49
Rochester German	"	41·00	32·04	73·04	6,488,797	86,313 91	1·33
Springfield Fire and Marine	Fire and Tornado.	31·35	28·72	60·07	9,721,944	149,616 56	1·54
Saint Paul Fire and Marine	Fire and Inland Marine.	36·64	26·28	62·92	13,683,852	169,775 90	1·24
Totals		47·72	27·85	75·57	307,585,313	4,329,426 91	1·41

ABSTRACT OF STATEMENTS
OF
LIFE, ACCIDENT, GUARANTEE, PLATE-GLASS
AND
OTHER INSURANCE COMPANIES
IN
CANADA
FOR THE YEAR 1909.

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ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1909.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (in- cluding Matured Endow- ments.	Unsettled Claims		Date of Returns
									Not Resisted	Resisted	
Canadian Companies.											
Canada Life (Canadian business).	\$ 2,538,920	2,663	\$ 6,050,857	42,518	\$ 87,617,641	663	\$ 1,417,588	\$ 1,452,220	\$ 148,912	\$ 17,110	Dec. 31, 1909.
Canadian Guardian Life	11,720	282	200,366	521	399,390	5	3,714	3,714	None.	None.	"
Confederation (Canadian business)	1,503,076	2,900	4,670,233	30,883	45,906,738	522	802,467	776,989	66,914	None.	"
Continental Life	194,493	718	551,500	4,862	5,774,297	36	43,150	36,671	6,708	2,000	"
Crown Life.	181,662	659	1,033,000	3,396	4,968,531	18	34,500	38,703	6,075	None.	"
Dominion Life.	303,465	958	1,574,200	6,478	9,131,527	33	42,876	50,537	3,675	None.	"
Excelsior	392,355	1,406	1,905,540	10,275	12,636,013	43	52,165	50,614	10,000	None.	"
{ Ordinary.	4,290	85	9,027	744	91,661	15	2,218	1,964	380	None.	"
{ Monthly.	695,905	1,867	2,599,085	14,739	20,131,384	146	248,364	221,739	64,030	None.	"
Federal (Canadian business)	1,567,759	4,235	9,564,269	25,827	44,624,397	127	244,878	262,932	24,927	1,037	"
Great-West (Canadian business)	204,526	429	566,850	4,475	5,484,402	32	44,783	50,414	2,213	None.	"
Home Life.	846,671	1,795	3,635,000	13,189	23,169,261	70	112,413	117,732	13,045	5,000	"
Imperial Life (Canadian business)	267,336	1,926	1,949,125	7,381	7,390,496	89	77,116	84,803	4,500	2,000	"
London Life	325,813	27,798	2,863,527	75,226	6,799,117	1,781	135,902	132,796	1,332	None.	"
{ Ordinary.	1,380,500	3,396	5,274,542	29,270	40,417,115	239	348,963	348,466	61,418	1,000	"
{ Industrial	50,365	472	940,000	929	2,003,766	3	10,000	10,316	None.	None.	"
Manufacturers (Canadian business)	2,029,284	4,570	7,741,790	37,531	58,066,589	472	634,184	621,664	46,009	5,000	"
Monarch Life.	311,291	1,461	2,702,965	6,205	9,553,999	33	57,488	65,735	4,550	None.	"
Mutual Life of Can.. (Can., business)	1,382,722	2,352	3,679,116	25,723	37,006,882	239	339,912	322,112	64,321	None.	"
National Life of Canada	214,971	628	827,694	5,188	6,246,024	46	47,660	47,189	None.	None.	"
North American (Canadian business)	151,117	541	734,500	3,810	4,699,890	18	20,500	27,822	5,967	None.	"
Northern Life.	116,556	287	422,250	1,461	2,772,860	5	6,575	8,993	2,075	None.	"
Royal Victoria	43,078	373	303,023	2,024	1,787,952	15	14,722	15,222	None.	1,000	"
Sovereign Life.	2,237,686	5,272	8,921,267	41,844	62,428,242	573	802,610	813,918	52,852	None.	"
Subsidiary High Court of the Ancient Order of Foresters.	45,846	368	49,586	7,595	1,040,337	91	12,206	11,308	1,176	None.	"
Sun Life (Can., business) { General.	70,017	1,268	804,988	2,874	1,973,474	19	15,841	13,875	3,032	None.	"
Sun Life (Can., business) { Thrift.	369,566	71,908	8,840,997	100,497	13,293,452	1,260	69,688	64,146	8,579	277	"
Union Life.. { General.											
Union Life.. { Industrial											
Totals for 1909.	17,440,900	140,620	78,815,297	505,465	515,415,437	6,593	5,642,483	5,652,594	602,690	34,424	
" 1908.	16,081,504	118,138	69,029,583	461,655	480,266,931	5,287	5,401,232	5,273,790	705,260	27,095	
Increase, i; decrease, d.	i 1,359,396	i 22,482	i 9,785,714	i 43,810	i 35,148,506	i 1,306	i 241,251	i 378,804	d102,570	i 7,329	

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British Companies.									
Commercial Union.....	24,565	10	55,000	198	713,304	10	18,276	18,276	None.
*Edinburgh Life.....	1,260	None.	None.	39	77,846	2	10,340	10,340	None.
*Life Association of Scotland.....	13,703	None.	None.	419	884,800	34	92,878	74,022	27,864
Liverpool and London and Globe.....	3,397	None.	None.	81	131,637	8	11,849	11,849	None.
London and Lancashire Life.....	402,066	586	1,302,683	6,589	11,974,510	126	201,638	200,479	18,434
*London Assurance.....	146	None.	None.	5	20,193	None.	None.	None.	None.
North British and Mercantile.....	14,250	14	20,787	277	683,559	18	37,861	39,980	3,978
Norwich Union Life.....	3,118	None.	None.	105	107,569	6	7,661	2,735	4,927
†Phoenix Assurance Co.....	173,379	None.	None.	2,023	5,564,851	93	154,106	175,436	16,414
Royal.....	109,884	448	894,500	1,524	3,299,199	17	53,510	47,210	7,300
*Scottish Amicable.....	1,595	None.	None.	45	122,866	4	8,566	8,638	5,000
*Scottish Provident.....	598	None.	None.	27	78,532	1	8,446	8,446	None.
Standard.....	829,460	814	1,646,772	11,540	22,967,838	337	693,940	659,675	145,967
Star.....	12,570	7	10,500	233	371,740	9	20,778	20,778	622
Totals for 1909.....	1,589,991	1,879	3,930,242	23,105	46,998,444	665	1,319,849	1,277,861	225,506
" 1908.....	1,546,941	1,539	3,389,757	22,861	46,161,957	638	1,317,819	1,321,061	195,845
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 43,050	<i>i</i> 340	<i>i</i> 540,485	<i>i</i> 244	<i>i</i> 836,487	<i>i</i> 27	<i>d</i> 2,030	<i>d</i> 43,197	<i>d</i> 5,000
American Companies.									
Aetna Life.....	659,915	826	1,644,248	12,643	19,111,254	482	649,072	642,480	23,327
*Connecticut Mutual.....	23,403	None.	None.	555	940,081	36	73,496	75,388	7,233
Equitable.....	832,042	783	2,009,342	10,048	20,636,902	193	487,784	482,922	43,967
Germania.....	6,529	10	12,000	134	222,201		7,400	7,400	None.
Metropolitan (General).....	840,922	8,087	8,418,134	25,623	22,928,995	178	128,085	128,765	9,272
Metropolitan (Industrial).....	1,362,098	106,302	15,006,034	341,039	40,762,102	3,816	292,855	293,763	None.
Mutual Life of New York.....	1,046,141	966	2,498,008	11,832	29,170,965	270	516,038	487,393	49,679
*National Life of United States.....	531	None.	None.	68	51,752	2	2,584	2,919	None.
New York Life.....	1,684,440	2,230	4,795,439	27,676	48,837,565	310	544,974	546,418	32,996
*North-western Mutual.....	3,762	None.	None.	159	185,077	6	9,585	10,585	None.
*Phoenix Mutual.....	13,546	None.	None.	447	419,595	19	20,540	20,540	246
Provident Savings.....	100,250	4	13,500	1,644	2,857,039	24	58,874	55,122	12,000
Prudential (Ordinary).....	98,339	3,505	3,859,748	4,583	5,274,840	9	9,150	7,534	1,500
Prudential (Industrial).....	94,099	66,637	8,563,897	47,556	5,945,797	133	14,957	7,403	1,212
State Life.....	39,789	38	166,500	187	1,063,956	2	10,000	5,125	5,000
Travelers.....	379,540	428	1,017,521	4,249	10,958,628	97	182,826	171,122	7,048
Union Mutual.....	239,736	218	580,500	4,613	7,127,096	85	140,691	144,382	11,267
United States.....	51,777	32	102,000	745	1,462,506	12	20,000	18,546	3,000
Totals for 1909.....	7,476,859	190,066	48,686,871	496,801	217,956,351	5,677	3,168,911	3,107,807	207,747
" 1908.....	7,069,494	102,691	27,476,866	399,509	193,087,126	5,187	3,109,280	3,105,115	235,561
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 407,365	<i>i</i> 87,375	<i>i</i> 2,210,005	<i>i</i> 97,292	<i>i</i> 24,869,225	<i>i</i> 490	<i>i</i> 59,731	<i>d</i> 2,692	<i>i</i> 803

* These Companies have ceased doing new business in Canada.
† Being the business transferred to this Company from the Pelican and British Empire Life Office.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1909—Concluded.

RECAPITULATION.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (in- cluding Matured Endow- ments).	Unsettled Claims.	
									Not Resisted.	Resisted.
	\$		\$		\$		\$	\$	\$	\$
Canadian Companies.....	17,440,900	140,620	78,815,297	505,465	515,415,437	6,593	5,642,483	5,652,594	602,690	34,424
British	1,589,991	1,879	3,930,242	23,105	46,998,444	665	1,319,849	1,277,864	225,506	5,000
American	7,476,859	190,066	48,686,871	496,801	217,956,351	5,677	3,168,911	3,107,807	207,747	8,528
Totals for 1909.....	26,507,750	332,565	131,432,410	1,025,371	780,370,232	12,935	10,131,243	10,038,265	1,035,943	47,952
" 1908	24,697,939	222,368	99,896,206	884,025	719,516,014	11,112	9,828,331	9,699,966	1,136,666	44,820
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 1,809,811	<i>i</i> 110,197	<i>i</i> 31,536,204	<i>i</i> 141,346	<i>i</i> 60,854,218	<i>i</i> 1,823	<i>i</i> 302,912	<i>i</i> 338,299	<i>d</i> 100,723	<i>i</i> 3,132

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for the Year 1909.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
	\$		\$		\$		\$	\$	\$	\$
In Canada	2,538,920	2,663	6,050,857	42,518	87,617,641	663	1,417,588	1,452,220	148,912	17,110
In other countries	1,417,274	1,881	4,105,218	16,007	35,162,344	104	254,081	269,326	None.	None.
Totals	3,956,194	4,544	10,156,075	58,525	122,779,985	767	1,671,669	1,721,546	148,912	17,110

CONFEDERATION LIFE ASSOCIATION.

In Canada	1,503,076	2,900	4,670,233	30,883	45,906,738	522	802,467	776,989	66,914	None.
In other countries	247,555	566	1,438,351	2,261	5,538,510	22	54,969	46,852	15,367	2,000
Totals	1,750,631	3,466	6,108,584	33,144	51,445,248	544	857,436	823,841	82,381	2,000

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	695,905	1,867	2,599,085	14,739	20,131,384	146	248,364	221,739	64,030	None.
In other countries	23,023	114	201,618	280	498,438	1	336	336	None.	None.
Totals	718,928	1,981	2,800,703	15,019	20,629,822	147	248,700	222,075	64,030	None.

GREAT-WEST LIFE ASSURANCE COMPANY.

In Canada	1,567,759	4,235	9,564,269	25,827	44,624,397	127	244,878	262,932	24,927	1,037
In other countries	26,775	227	372,500	114	873,013	1	2,016	2,341	None.	None.
Totals	1,594,534	4,462	9,936,769	25,941	45,497,410	128	246,894	265,273	24,927	1,037

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for the Year 1909—*Concluded*.

IMPERIAL LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
	\$		\$		\$		\$	\$		\$
In Canada.....	846,671	1,795	3,635,000	13,189	23,169,261	70	112,413	117,732	13,045	5,000
In other countries.....	88,133	262	466,675	1,041	1,566,829	12	17,983	14,483	8,500	None.
Totals.....	934,804	2,057	4,101,675	14,230	24,736,090	82	130,396	132,215	21,545	5,000

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada.....	1,380,500	3,396	5,274,542	29,270	40,417,115	239	348,963	348,466	61,418	1,000
In other countries.....	902,135	1,766	3,113,915	9,962	16,261,647	116	192,308	184,542	66,803	None.
Totals.....	2,282,635	5,162	8,388,457	39,232	56,678,762	355	541,271	533,008	128,221	1,000

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	2,029,284	4,570	7,741,790	37,531	58,066,589	472	634,184	621,664	46,009	5,000
In other countries.....	20,536	28	89,500	226	471,160	2	3,000	3,000	None.	None.
Totals.....	2,049,820	4,598	7,831,290	37,757	58,537,749	474	637,184	624,664	46,009	5,000

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	1,382,722	2,352	3,679,116	25,723	37,006,882	239	339,912	322,112	64,321	None.
In other countries.....	161,725	430	770,450	2,855	4,526,318	19	24,535	25,399	1,700	None.
Totals.....	1,544,447	2,782	4,449,566	28,578	41,533,200	258	364,447	347,511	66,021	None.

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SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada	2,283,532	5,640	8,970,853	49,439	63,468,579	664	814,816	825,227	54,028	None.
In other countries	3,910,788	7,502	12,458,567	42,843	66,396,424	623	848,150	767,403	231,475	None.
Totals	6,194,320	13,142	21,429,420	92,282	129,865,003	1,287	1,662,966	1,592,630	285,503	None.

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* CANADIAN Life Companies—

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life	2,048,782 43	10,152,403 91	174,333 01	5,695,758 56
Canadian Guardian	None.	None.	None.	1,123 00
Confederation	1,269,366 12	5,237,464 32	15,424 30	1,836,592 70
Continental	408,354 23	166,836 36	996 16	54,493 18
Crown Life	None.	184,962 00	None.	85,519 55
Dominion Life	None.	1,458,199 56	None.	96,224 23
Excelsior Life	110,535 00	1,284,978 59	None.	147,159 77
Federal	302,070 62	805,085 65	201,420 87	435,445 04
Great-West	194,609 43	5,092,637 68	None.	707,918 41
Home Life	150,000 00	405,369 05	1,300 00	155,276 83
Imperial Life	None.	3,072,913 11	191,000 00	460,009 19
London Life	15,000 00	2,406,274 76	426 41	147,919 77
Manufacturers Life	259,673 87	2,802,501 78	104,600 00	1,481,140 35
Monarch Life	None.	140,308 68	None.	300 00
Mutual Life of Canada	50,528 00	6,885,864 88	None.	1,838,653 56
National Life of Canada	116,133 70	None.	None.	150,678 84
North American	116,400 75	2,651,446 13	283,803 98	1,167,647 16
Northern Life	None.	808,509 20	14,158 00	85,568 65
Royal Victoria	None.	181,000 00	None.	85,855 11
Sovereign Life	None.	2,000 00	None.	58,395 14
Subsidiary High Court of the A. O. F.	None.	3,000 00	None.	6,188 00
Sun Life of Canada	969,617 63	1,575,751 75	819,800 00	3,680,660 70
Union Life	226,769 59	28,980 50	229 65	31,018 47
Totals	6,237,841 37	45,346,487 91	1,807,492 38	18,409,546 26

* Among the assets of certain of the above companies are included bonus stocks, acquired in connection value being then included in the above figures); in other instances the stocks are not yet deemed to be of

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Assets, 1909.

Stocks, Bonds and Debentures.	Cash on hand and in banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out- standing and Deferred Premiums.	Other Assets.	Total Assets.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
20,059,884 00	261,447 79	None.	606,827 24	686,626 63	None.	39,686,063 57
54,000 00	645 42	535 00	367 80	4,991 03	1,200 60	62,862 25
5,187,906 27	116,127 67	195 00	263,989 96	423,861 60	4,365 86	14,355,293 80
181,983 07	62,010 72	10,962 12	4,446 61	42,124 10	4,500 44	936,706 99
332,726 27	47,428 59	9,562 76	12,870 96	44,702 44	4,121 15	721,893 72
172,511 59	13,672 37	382 69	59,007 17	65,869 58	85 57	1,865,952 76
56,252 20	59,436 76	1,685 62	45,454 04	126,343 53	73,717 66	1,905,563 17
1,465,902 73	155,377 71	6,240 51	57,104 12	200,103 35	16,548 87	3,645,299 47
278,622 81	158,054 94	None.	159,671 50	272,332 45	1,877 98	6,865,725 20
262,083 73	67,675 08	None.	21,551 67	27,545 14	3,453 41	1,094,254 96
1 158,645 39	106,279 78	None.	85,859 63	224,857 88	3,671 40	5,303,236 38
183,802 39	44,120 04	None.	70,856 01	56,124 15	2,532 17	2,927,055 70
5,937,446 08	357,740 58	953 03	252,110 00	440,899 23	4,651 58	11,641,716 50
56,141 37	20,691 79	None.	5,628 89	28,249 62	2,831 83	254,152 18
4,858,596 62	237,420 32	None.	292,660 24	354,717 99	None.	14,518,441 61
870,683 02	22,067 74	9,651 94	10,029 58	68,656 80	12,483 95	1,260,385 57
5,803,607 86	90,652 63	None.	113,075 42	261,530 93	2,270 04	10,490,464 90
227,740 98	43,118 57	11,908 43	19,299 40	66,903 33	5,056 00	1,282,262 56
360,617 40	22,628 25	8,183 90	5,699 38	38,273 99	4,300 00	706,558 03
480,729 69	31,597 15	1,750 00	6,073 77	15,762 17	2,373 15	598,681 07
144,583 95	15,218 03	None.	3,068 67	7,591 28	None.	179,649 93
24,170,176 29	642,871 42	None.	303,037 36	604,441 62	38,640 00	32,804,996 77
461,161 70	25,540 23	77,631 92	3,461 23	17,000 60	15,319 81	827,113 10
72,705,805 41	2,601,853 58	139,642 92	2,402,150 65	4,079,508 84	204,000 87	153,934,330 19

with bond purchases. In some instances a value has been assigned by the companies to these stocks, (such appreciable or certain value. Particulars of all such stock holdings will appear in the full report.

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CANADIAN Life Companies—Liabilities, &c., 1909.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, in- cluding Re- serve, but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock Paid Up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on H.M. 3½ basis, unless otherwise stated.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Canada Life	166,021 80	34,897,771 00	299,506 12	35,363,298 92	4,322,764 65	1,000,000 00	H.M. 3½ previous to Jan. 1, 1900; H.M. 3 for participating policies thereafter.
Canadian Guardian	None.	41,458 00	111 50	41,569 50	21,292 75	30,000 00	H.M. 3½ since commencement of business in 1901.
Confederation	84,381 29	12,802,792 00	43,799 64	12,930,972 90	1,424,320 90	100,000 00	H.M. 4½ to Dec. 31, 1895; H.M. 3½ for 1896-9; H.M. 3 thereafter. American Tropical Experience Table for policies issued in the Tropics.
Continental	8,708 00	724,127 00	10,419 65	743,251 65	193,452 34	190,794 00	H.M. 4½.
Crown Life	6,075 00	578,802 00	7,340 27	592,217 27	129,676 45	98,946 16	H.M. 3½ since commencement of business in 1901.
Dominion Life	3,675 00	1,531,175 00	16,080 59	1,550,930 59	315,022 17	100,000 00	H.M. 3½.
Excelsior Life	10,380 00	1,686,338 00	17,266 80	1,713,984 80	191,578 37	75,000 00	H.M. 3½ for years 1890-96 inclusive; H.M. 4½ for years 1897-98-99.
Federal	64,030 00	3,276,510 00	10,714 00	3,351,254 00	294,045 47	130,000 00	H.M. 4½ to Dec. 31, 1893; H.M. 4 for 1894-1899 inclusive; H.M. 3½ and 3 thereafter. American Experience Table 3 thereafter.
Great-West	25,963 70	5,341,832 00	93,293 24	5,461,088 94	1,404,636 26	359,246 50	H.M. 4 prior to Jan. 1, 1898; H.M. 4½ for 1898 and 1899.
Home Life	2,213 00	926,806 11	6,944 30	935,963 41	158,291 55	217,980 00	H.M. 3½ to Dec. 31, 1906; H.M. 3 thereafter.
Imperial Life	26,545 30	4,055,540 00	143,632 18	4,225,717 48	1,077,518 90	450,000 00	H.M. 3½. For Industrial, Actuaries' 4 to Jan. 1, 1900; since, Farr's (3) 3 p.c.
London Life	7,832 00	2,667,513 00	92,590 36	2,767,935 36	159,120 34	50,000 00	H.M. 3½.
Manufacturers Life	129,524 00	10,693,686 00	66,235 63	10,889,445 63	752,270 87	300,000 00	H.M. 3½.
Monarch Life	None.	74,370 00	5,008 02	79,378 02	174,774 16	100,012 04	H.M. 3½ since commencement of business in 1906.
Mutual Life of Canada	51,008 59	12,065,146 16	139,593 61	12,255,748 36	2,262,693 25	None.	Actuaries' 4 to Jan. 1, 1900; H.M. 3½ for 1900 1-2; H.M. 3 thereafter.
National Life of Canada	4,550 00	961,381 00	3,299 00	969,230 00	291,155 57	225,000 00	H.M. 3½.
North American	66,021 30	9,238,279 00	108,043 35	9,412,313 65	1,078,121 25	60,000 00	H.M. 4 to Dec. 31, 1897, except 1888-89; H.M. 3½ for 1888-89 and years subsequent to 1897.
Northern Life	None.	812,916 50	13,195 91	826,112 41	456,150 15	441,025 84	H.M. 4½.
Royal Victoria	5,967 35	687,103 37	1,363 34	694,434 06	12,123 97	200,000 00	H.M. 4½.

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Sovereign Life	2,075 00	377,279 98	None.	379,351 98	219,326 09	244,022 76	Om. 3 for profit policies; Om. 3½ for Non Profit Policies.
Subsidiary High Court of the A.O.F.	1,000 00	153,413 00	None.	154,413 00	25,236 93	None.	H.M. 4.
Sun Life of Canada	285,503 22	28,726,275 35	379,683 67	29,391,462 24	3,413,531 53	105,000 00	H.M. 3½ to Dec. 31, 1902; H.M. 3 thereafter.
Union Life	11,887 50	608,423 00	64,548 15	684,858 65	142,251 45	100,000 00	H.M. 3½. English Male Life Table for ages under 10.
Totals	963,362 05	132,928,937 47	1,522,669 36	135,414,968 82	18,519,361 37	4,577,027 30	

*The Guaranteed Security business, forming nearly one-third of the total is valued upon the H.M. 4 and H.M. 3 p.c. basis.
†The Home Life Association of Canada have a contract with the Peoples' Life Insurance Company under which the Peoples' Life insure a renewal commission of 7½ per cent. of the premium actually collected in respect of Peoples' Life policies re-insured by the Home Life or in respect of Home Life policies issued in substitution of Peoples' Life policies. This contract expires on August 31, 1915. The Home Life have also a contract with Mr. J. K. McCutcheon, under which the said McCutcheon receives as general manager a salary of \$5,000 per annum and a percentage of 3½ per cent. of the gross actual premiums collected by the Association in each year, the percentage, however, not to exceed \$7,100 in any one year. This contract terminates on October 13, 1920. The Department of Justice is of the opinion that these contracts do not constitute liabilities requiring capitalization as such.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1909.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>											
Commercial Union	None.	2,115,027 14	None.	13,494 02	218,708 00	1,472 31	None.	23,540 63	4,215 57	None.	2,376,487 67
Edinburgh Life	None.	None.	None.	4,740 82	93,316 67	None.	None.	129 51	45 12	None.	98,232 12
Life Association of Scotland	None.	None.	None.	95,169 78	158,719 01	1,284 59	None.	1,535 92	3,704 82	None.	260,414 12
*Liverpool and London and Globe											
London and Lancashire Life	230,600 00	1,371,411 12	None.	289,724 00	2,428,318 94	24,820 13	3,850 99	54,992 25	98,758 19	6,470 26	4,508,975 88
*London Assurance											
*North British											
Norwich Union Life	None.	None.	None.	None.	171,818 86	89,652 66	None.	None.	None.	None.	261,471 52
Phoenix Assurance Co	140,000 00	1,394,277 17	None.	155,464 17	657,803 26	6,545 54	None.	43,980 47	26,376 86	12,875 81	2,437,323 28
*Royal											
Scottish Amicable	None.	None.	None.	10,376 99	148,616 76	None.	None.	None.	39 50	None.	159,033 25
Scottish Provident	None.	None.	None.	8,516 67	90,850 20	None.	None.	1,247 56	None.	None.	100,614 43
Standard	298,998 77	3,728,445 41	136,700 00	1,157,811 93	9,498,328 80	216,181 39	None.	17,104 55	122,138 13	506 19	15,176,215 17
Star	None.	202,715 12	None.	9,089 09	1,133,047 60	7,396 15	448 98	4,064 98	1,333 65	None.	1,358,095 57
Totals	669,598 77	8,811,875 96	136,700 00	1,744,387 47	14,599,558 10	347,352 77	4,299 97	146,595 87	256,641 84	19,852 26	26,736,863 01

* These companies also do fire business. For their assets and total liabilities in Canada see pages 30 and 32.

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TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for the Year 1909.

Companies.	Real Estate.	Loans on Real Estate, Collaterals.	Loans on	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>											
Aetna Life.	None.	None.	None.	641,174 55	4,945,329 81	1,220 07	None.	71,512 98	70,346 75	None.	5,729,584 16
Connecticut Mutual.	None.	None.	None.	None.	111,758 75	None.	None.	None.	None.	None.	111,758 75
Equitable.	None.	None.	None.	783,345 84	6,444,392 73	86,851 38	None.	85,642 07	56,831 61	None.	7,457,023 63
Germania.	None.	None.	None.	13,824 00	175,828 10	None.	None.	2,940 61	423 05	None.	193,015 76
Metropolitan Life.	55,524 11	4,000 00	None.	271,253 65	6,732,736 20	None.	None.	82,171 15	186,412 47	None.	7,332,097 58
Mutual Life of New York.	None.	None.	None.	1,295,142 04	7,155,542 75	42,533 00	1,181 45	93,777 66	86,162 18	None.	8,674,339 08
National Life of United States.	None.	None.	None.	None.	81,793 75	None.	None.	1,950 00	75 92	None.	82,949 67
New York Life.	None.	None.	None.	2,406,556 92	8,156,686 95	540,868 06	None.	104,810 35	100,979 70	None.	11,309,901 98
North-western Mutual.	None.	None.	None.	2,935 00	115,060 00	None.	None.	None.	149 86	None.	118,084 86
Phoenix Mutual.	None.	None.	None.	None.	131,265 60	None.	None.	None.	353 34	None.	131,618 94
Provident Savings.	None.	None.	None.	89,458 74	419,640 38	2,467 87	None.	8,093 81	10,068 00	None.	529,728 80
Prudential.	None.	None.	None.	20,594 25	115,200 00	68,319 04	None.	2,100 95	57,251 71	None.	263,465 95
State Life.	None.	None.	None.	15,774 85	105,629 10	20,000 00	20 00	921 39	1,935 42	None.	144,280 76
Travelers.	None.	834,486 22	None.	449,964 00	1,852,298 63	38,523 27	None.	38,963 66	48,804 92	None.	3,263,040 70
Union Mutual.	None.	None.	None.	111,229 93	1,238,499 20	15,836 21	17 76	7,458 31	27,619 61	8,350 89	1,409,011 91
United States.	None.	None.	None.	43,135 83	267,935 52	None.	None.	2,530 94	6,361 74	None.	319,964 03
Totals.	55,524 11	838,486 22	None.	6,144,389 60	38,049,537 47	816,618 90	1,219 21	501,933 88	653,776 28	8,350 89	47,069,836 56

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TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1909.

LIABILITIES IN CANADA, 1909.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities including Reserve.	^e Excess of Assets over Liabilities. — ^d The Reverse.
<i>British Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Union.....	None.	213,559 07	None.	213,559 07 ^c	2,162,928 60
Edinburgh Life.....	None.	56,526 34	49,041 33	105,567 67 ^d	7,335 55
Life Association of Scotland.....	27,864 08	637,352 39	None.	665,216 47 ^d	404,802 35
Liverpool and London and Globe.	None.	103,141 25	None.	103,141 25	
London and Lancashire Life	18,434 00	3,144,485 00	12,970 34	3,175,889 34 ^c	1,333,086 54
London Assurance	None.	10,917 97	None.	10,917 97	
North British.....	3,978 01	425,414 00	277 53	429,669 54	
Norwich Union Life	4,926 65	70,000 00	None.	74,926 65 ^c	186,544 87
Phoenix Assurance Co.	16,413 75	1,940,000 00	1,050 00	1,957,463 75 ^c	479,859 53
Royal.....	12,300 00	481,496 00	None.	493,796 00	
Scottish Amicable.....	None.	92,251 55	876 42	93,127 97 ^c	65,905 28
Scottish Provident	None.	58,502 20	None.	58,502 20 ^c	42,112 23
Standard	145,967 40	8,281,276 00	31,662 54	8,458,905 94 ^c	6,717,309 23
Star.....	621 75	170,000 00	None.	170,621 75 ^c	1,187,473 82
Totals	230,505 64	15,684,921 77	95,878 16	16,011,305 57	
<i>American Companies.</i>					
Ætna Life.....	28,782 00	5,991,271 00	11,339 01	6,031,392 01 ^d	301,807 85
Connecticut Mutual.....	7,233 00	502,522 00	None.	509,755 00 ^d	397,996 25
Equitable ...	43,966 50	6,371,088 00	45,584 55	6,460,639 05 ^c	996,384 58
Germania.....	None.	92,467 00	763 40	93,230 40 ^c	99,785 36
Metropolitan Life.....	10,342 00	6,489,887 00	147,464 92	6,647,693 92 ^c	684,403 66
Mutual Life of New York.....	51,681 50	8,208,078 00	145,419 87	8,405,179 37 ^c	269,159 71
National Life of United States...	None.	33,323 00	None.	33,323 00 ^c	49,596 67
New York Life.....	32,995 77	10,378,468 00	51,793 25	10,463,257 02 ^c	846,644 96
North-western Mutual	None.	101,234 00	86 72	101,320 72 ^c	16,764 14
Phoenix Mutual.....	246 00	275,000 00	None.	275,246 00 ^d	143,627 06
Provident Savings.....	12,000 00	478,759 00	4,407 65	495,166 65 ^c	34,562 15
Prudential.....	2,711 80	298,821 00	15,736 85	317,269 65 ^d	53,803 70
State Life	5,000 00	120,619 00	2,875 00	128,494 00 ^c	15,786 76
Travelers.....	7,048 00	2,873,746 00	239,112 54	3,119,906 54 ^c	143,134 16
Union Mutual	11,266 67	1,423,869 00	2,701 48	1,437,837 15 ^d	28,825 24
United States.....	3,000 00	294,930 00	832 15	298,762 15 ^c	21,201 88
Totals.....	216,273 24	43,934,082 00	668,117 39	44,818,472 63 ^c	2,251,363 93

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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life	3,851,334 70	104,859 13	1,685,500 72	55,625 04	5,697,319 59
Canadian Guardian.....	11,720 15	None.	2,406 37	1,670 25	15,796 77
Confederation Life.....	1,740,305 69	10,325 46	644,680 21	69,264 97	2,464,576 33
Continental Life	194,402 59	None.	21,456 35	24,181 63	240,040 57
Crown Life	181,662 39	None.	30,665 12	2,279 36	214,606 87
Dominion Life.....	301,457 43	2,008 00	107,611 83	2,809 25	413,886 51
Excelsior Life.....	386,645 14	10,000 00	105,540 98	3,994 47	506,180 59
Federal.....	718,927 86	None.	162,341 35	11,733 47	893,002 68
Great-West.....	1,589,851 36	4,683 00	427,846 29	None.	2,022,380 65
Home Life	204,525 65	None.	46,785 50	143 58	251,454 73
Imperial Life.....	934,803 64	None.	270,932 78	10,807 71	1,216,544 13
London Life.....	593,149 39	None.	161,158 33	None.	754,307 72
Manufacturers Life.....	2,261,664 52	20,970 25	533,285 12	51,499 42	2,867,419 31
Monarch Life	50,364 59	None.	10,096 65	34,562 24	95,023 48
Mutual Life of Canada	2,036,078 26	13,742 15	700,027 00	None.	2,749,847 41
National Life of Canada.....	311,291 35	None.	60,079 87	7,512 00	378,883 22
North American	1,542,330 45	2,116 50	479,451 89	5,978 86	2,029,877 70
Northern Life	214,971 04	None.	55,735 26	1,008 34	271,714 64
Royal Victoria.....	151,117 37	None.	27,014 28	None.	178,131 65
Sovereign Life	116,555 93	None.	23,333 93	44 75	139,934 61
Subsidiary High Court of the A.O.F.....	43,077 62	None.	7,270 80	None.	50,348 42
Sun Life	5,545,991 04	648,329 22	1,540,224 41	64,821 80	7,799,366 47
Union Life.....	439,583 16	None.	17,517 32	168,384 46	625,484 94
Totals.....	23,421,811 32	817,033 71	7,120,962 36	516,321 60	31,876,128 99
<i>British Companies.</i>					
Commercial Union.....	24,564 52	None.	86,404 99	808 15	111,777 66
Edinburgh Life.....	1,259 64	None.	598 09	None.	1,857 73
Life Association of Scotland..	13,703 10	None.	4,556 26	None.	18,259 36
Liverpool & London & Globe..	3,397 01	None.	None.	None.	3,397 01
London and Lancashire Life..	402,066 37	None.	187,320 64	3,768 34	593,155 35
London Assurance.....	146 44	None.	47 08	None.	193 52
North British and Mercantile	14,249 78	None.	None.	None.	14,249 78
Norwich-Union Life.....	3,117 59	None.	1,597 13	None.	4,714 72
Phoenix Assurance Co.....	173,379 21	None.	99,428 71	5,498 40	278,306 32
Royal.....	109,883 99	None.	None.	None.	109,883 99
Scottish Amicable.....	1,594 95	None.	466 61	None.	2,061 56
Scottish Provident.....	598 21	None.	4,480 78	None.	5,078 99
Standard	818,460 26	11,000 00	811,365 36	7,856 13	1,648,681 75
Star.....	12,570 49	None.	None.	None.	12,570 49
Totals.....	1,578,991 56	11,000 00	1,196,265 65	17,931 02	2,804,188 23
<i>American Companies.</i>					
Ætna Life	659,915 22	None.	240,002 71	2,940 00	902,857 93
Connecticut Mutual.....	23,403 37	None.	4,750 00	None.	28,153 37
Equitable.....	830,298 93	1,742 65	305,808 03	None.	1,137,849 61
Germania	6,529 44	None.	7,640 20	None.	14,169 64
Metropolitan	2,203,020 22	None.	293,854 07	42,957 96	2,539,832 25
Mutual Life of New York ...	1,034,832 74	11,308 59	287,897 76	None.	1,334,039 09
National Life of United States	531 38	None.	None.	None.	531 38
New York Life	1,682,372 54	2,067 68	443,001 12	23,880 54	2,151,321 88
North-western Mutual	3,762 22	None.	121 78	None.	3,884 00
Phoenix Mutual.....	13,546 09	None.	5,313 67	None.	18,859 76
Provident Savings.....	100,250 03	None.	10,269 67	None.	110,519 70
Prudential Life.....	192,438 69	None.	747 68	None.	193,186 37
State Life.....	39,788 54	None.	5,340 29	None.	45,128 83
Travelers	379,539 71	None.	146,723 36	None.	526,263 07
Union Mutual.....	239,735 57	None.	55,583 17	None.	295,318 74
United States Life	51,777 06	None.	12,033 83	None.	63,810 89
Totals.....	7,461,741 75	15,118 92	1,819,087 34	69,778 50	9,365,726 51

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PAYMENTS TO POLICY-HOLDERS, 1909.

Companies.	Death Claims.		Matured Endowments.		Paid to Annuitants.		Paid for Surrendered Policies.		Dividends paid Policy-holders.		Total paid to Policy-holders.		Net Premium Income (including consideration for Annuities).	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
<i>Canadian Companies.</i>														
Canada Life	1,430,080	87	291,465	01	38,429	31	188,758	84	83,598	13	2,032,332	16	3,956,193	83
Canadian Guardian	3,714	13	None.		None.		881	60	None.		4,595	73	11,720	15
Confederation	424,450	00	399,390	70	25,036	65	185,371	49	107,312	33	1,141,561	17	1,750,631	15
Continental	35,670	90	1,000	00	None.		10,854	09	106	80	47,631	79	194,402	59
Crown Life	38,702	95	None.		500	40	8,153	14	None.		47,356	49	181,662	39
Dominion Life	29,281	50	21,255	00	655	17	8,246	85	5,880	33	65,318	85	303,465	43
Excelsior Life	43,829	50	8,748	00	1,045	00	22,666	70	3,121	21	79,410	41	396,645	14
Federal	176,249	15	45,825	92	2,556	26	81,800	94	40,842	16	347,274	43	718,927	86
Great-West	239,156	37	26,116	85	8,302	02	64,306	92	27,795	42	365,677	58	1,594,534	36
Home Life	49,880	63	533	33	273	60	15,510	73	None.		66,198	29	204,525	65
Imperial Life	127,669	87	4,545	00	4,647	07	52,941	44	4,353	84	194,157	22	934,803	64
London Life	140,245	67	77,353	56	None.		17,225	11	10,826	54	245,650	88	593,149	39
Manufacturers Life	351,467	84	181,539	92	3,057	77	283,984	21	56,445	78	876,495	52	2,282,634	77
Monarch Life	10,315	88	None.		None.		None.		None.		10,315	88	50,364	59
Mutual Life of Canada	384,527	26	240,137	00	11,843	05	96,257	79	86,044	54	818,809	64	2,049,820	41
National Life of Canada	51,831	20	13,904	00	None.		3,097	80	17,982	11	86,815	11	311,291	35
North American	225,030	03	122,480	70	11,015	39	292,673	82	138,320	47	789,520	41	1,544,446	95
Northern Life	47,188	74	None.		None.		9,262	77	72	45	56,523	96	214,971	04
Royal Victoria	27,822	40	None.		5,354	28	18,645	53	None.		51,822	21	151,117	37
Sovereign Life	8,993	00	None.		None.		8,759	01	None.		17,752	01	116,555	93
Subsidiary High Court of the A. O. F.	15,222	00	None.		None.		1,144	00	836	00	17,202	00	43,077	62
Sun Life of Canada	1,042,683	66	549,946	12	290,213	20	662,699	19	368,486	84	2,824,029	01	6,194,320	26
Union Life	78,020	70	None.		None.		7,589	14	None.		85,609	84	439,583	16
Totals	4,982,034	25	1,984,241	11	312,929	17	2,040,831	11	952,024	95	10,272,060	59	21,238,845	03
<i>British Companies.</i>														
Commercial Union	18,275	94	None.		None.		658	94	337	25	19,272	13	24,564	52
Edinburgh Life	10,340	22	None.		None.		1,828	57	None.		12,168	79	1,259	64
Life Association of Scotland	74,021	63	None.		None.		1,046	04	2,272	07	77,339	74	13,703	10
Liverpool and London and Globe	11,848	66	None.		309	96	None.		272	99	12,431	61	3,397	01
London and Lancashire Life	133,381	11	67,097	45	None.		22,569	18	625	92	223,673	66	402,066	37
London Assurance	None.		None.		None.		None.		None.		None.		146	44
North British	37,052	92	2,927	33	316	48	541	00	199	45	41,037	18	14,249	78
Norwich Union Life	2,734	60	None.		None.		504	00	33	09	3,271	69	3,117	59
Phoenix Assurance Co.	83,037	00	92,399	00	3,660	96	10,336	00	3,622	14	193,035	10	173,379	21

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Royal.....	47,100 56	109 50	466 56	4,764 55	1 86	52,446 05	109,883 99
Scottish Amicable.....	8,637 50	None.	None.	804 21	None.	9,441 71	1,594 96
Scottish Provident.....	8,446 10	None.	None.	694 11	None.	9,140 21	598 21
Standard.....	350,359 47	309,315 03	10,583 90	73,127 35	None.	743,385 75	829,460 26
Star	15,837 51	4,940 21	None.	None.	None.	20,777 72	12,570 49
Totals.....	801,073 22	476,788 52	15,337 86	116,873 95	7,367 79	1,417,441 34	1,589,991 56
American Companies.							
Etna Life.....	343,521 96	298,958 00	None.	70,834 38	60,038 84	773,353 18	659,915 22
Connecticut Mutual.....	73,388 00	2,000 00	None.	4,359 58	6,834 44	86,582 02	23,403 37
Equitable	386,446 13	96,476 26	18,793 39	225,120 15	167,370 45	894,206 38	832,041 58
Germania.....	5,000 00	2,400 00	None.	5,252 63	1,190 24	13,842 87	6,529 44
Metropolitan Life.....	401,803 88	20,724 50	430 30	60,541 94	58,796 27	542,296 89	2,203,020 22
Mutual Life of New York.....	282,291 40	205,101 94	20,023 92	262,597 67	231,664 05	1,001,678 98	1,046,141 33
National Life of United States.....	2,919 00	None.	None.	None.	None.	2,919 00	531 38
New York Life.....	433,142 75	113,274 95	11,947 86	142,273 92	122,170 73	822,810 21	1,684,440 22
North-western Mutual.....	10,585 00	None.	None.	646 00	1,643 00	12,874 00	3,762 22
Phoenix Mutual.....	19,040 00	1,500 00	None.	None.	2,064 17	22,604 17	13,546 09
Provident Savings.....	47,122 00	8,000 00	None.	22,354 03	4,364 10	81,840 13	100,250 03
Prudential Life.....	14,937 15	None.	None.	116 96	2,092 14	17,146 25	192,438 69
State Life.....	5,125 00	None.	None.	1,627 37	3,292 83	10,045 20	39,788 54
Travelers	138,814 15	32,308 00	3,298 41	30,029 07	589 23	205,038 86	379,539 71
Union Mutual.....	107,611 62	36,770 62	None.	11,319 89	7,513 85	163,215 98	239,735 57
United States.....	17,414 00	1,132 00	29 00	13,920 75	2,922 38	35,418 13	51,777 06
Totals.....	2,289,162 04	818,646 27	54,522 88	850,994 31	672,546 72	4,685,872 25	7,476,860 67

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance.

EXPENDITURE (CASH) 1909.

	Payments to Policyholders.	Paid for Taxes.	Investment Expenses.	General Expenses.	Dividends to Stockholders.	Total Expenditure.	Excess of Income over Expenditure — The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Companies.							
Canada Life.....	2,032,332 16	51,177 25	57,020 51	755,274 56	94,655 08	2,990,459 59	e 2,706,860 00
Canadian Guardian.....	1,595 73	281 75	None.	18,017 37	None.	22,894 85	d 7,098 08
Confederation.....	1,141,561 17	22,641 36	6,669 90	459,635 46	15,000 00	1,644,907 89	e 819,668 44
Continental.....	47,631 79	2,454 38	62 00	72,954 11	None.	123,102 28	e 116,938 29
Crown Life.....	47,356 49	2,388 12	1,061 45	53,926 98	11,044 76	115,777 80	e 98,829 07
Dominion Life.....	65,318 85	3,240 14	7,363 70	93,017 15	10,000 00	178,939 84	e 234,946 67
Excelsior Life.....	79,410 41	5,024 27	2,156 80	145,149 37	6,000 00	237,740 85	e 268,439 74
Federal.....	347,274 43	7,792 67	60,605 00	211,809 87	13,000 00	640,481 97	e 252,520 71
Great-West.....	365,677 58	14,163 04	34,875 31	442,736 02	37,500 00	894,951 95	e 1,127,428 70
Home Life.....	66,198 29	3,286 31	403 70	67,933 48	None.	137,821 78	e 113,632 95
Imperial Life.....	194,157 22	10,352 09	18,191 15	234,178 46	36,000 00	492,878 92	e 723,665 21
London Life.....	245,650 88	5,988 53	9,601 05	237,861 00	4,000 00	503,101 46	e 251,206 26
Manufacturers Life.....	876,495 52	20,811 36	10,550 95	595,587 91	24,000 00	1,527,445 74	e 1,339,973 57
Monarch Life.....	10,315 88	1,077 16	826 80	41,428 56	None.	53,648 40	e 41,375 08
Mutual Life of Canada.....	818,809 64	19,324 80	17,684 81	415,328 59	None.	1,271,147 84	e 1,478,699 57
National Life of Canada.....	86,815 11	4,953 55	None.	126,110 11	27,600 00	245,478 77	e 133,404 45
North American.....	789,520 41	16,763 62	None.	331,444 86	6,000 00	1,143,728 89	e 886,148 81
Northern Life.....	56,523 96	2,948 28	1,869 99	76,041 18	14,629 21	152,012 62	e 119,702 02
Royal Victoria.....	51,822 21	3,304 94	None.	56,364 35	None.	111,491 50	e 66,640 15
Sovereign Life.....	17,752 01	1,624 39	952 86	61,306 76	None.	81,636 02	e 58,298 59
Subsidiary High Court of the A.O.F.....	17,202 00	87 43	None.	7,814 09	None.	25,103 52	e 25,244 90
Sun Life of Canada.....	2,824,029 01	56,090 21	679 05	1,489,450 63	15,750 00	4,385,998 90	e 3,413,367 57
Union Life.....	85,609 84	4,813 37	None.	331,426 84	None.	421,850 05	e 203,634 89
Totals.....	10,272,060 59	260,589 02	230,575 06	6,324,197 71	315,179 05	17,402,601 43	e 14,473,527 56

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TABLE showing the Cash Expenditure in Canada of British and American Companies doing Life Insurance.

EXPENDITURE (CASH) 1909

	Payments to Policyholders.	Paid for Taxes.	General Expenses.	Total Expenditure.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
<i>British Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Union	19,272 13	539 32	2,877 88	22,689 33	<i>e</i> 89,088 33
Edinburgh Life.	12,168 79	137 51	1,335 72	13,642 02	<i>d</i> 11,784 29
Life Association of Scotland.	77,339 74	10 39	940 06	78,290 19	<i>d</i> 60,030 83
Liverpool & London & Globe	12,431 61	50 81	365 69	12,848 11	<i>d</i> 9,451 10
London & Lancashire Life. . .	223,673 66	6,285 06	91,333 36	321,292 08	<i>e</i> 271,863 27
London Assurance.	None.	None.	None.	None.	<i>e</i> 193 52
North British.	41,037 18	762 58	2,610 24	44,410 00	<i>d</i> 30,160 22
Norwich Union Life.	3,271 69	21 54	412 88	3,706 11	<i>e</i> 1,008 61
Phoenix Assurance Company	193,055 10	2,091 33	15,857 67	211,004 10	<i>e</i> 67,302 22
Royal	52,446 05	1,637 86	50,806 46	104,890 37	<i>e</i> 4,993 62
Scottish Amicable	9,441 71	67 32	110 10	9,619 13	<i>d</i> 7,557 57
Scottish Provident	9,140 21	None.	52 00	9,192 21	<i>d</i> 4,113 22
Standard	743,385 75	10,115 95	127,352 48	880,854 18	<i>e</i> 767,827 57
Star	20,777 72	197 29	1,346 49	22,321 50	<i>d</i> 9,751 01
Totals.	1,417,441 34	21,916 96	295,401 03	1,734,759 33	<i>e</i> 1,069,428 90
<i>American Companies.</i>					
Ætna Life.	773,353 18	10,630 48	68,042 97	852,026 63	<i>e</i> 50,831 30
Connecticut Mutual.	86,582 02	28 08	54 05	86,664 15	<i>d</i> 58,510 78
Equitable.	894,206 38	9,224 94	81,694 67	985,125 99	<i>e</i> 152,723 62
Germania	13,842 87	3 08	50 00	13,895 95	<i>e</i> 273 69
Metropolitan Life.	542,296 89	31,464 72	660,905 95	1,234,667 56	<i>e</i> 1,305,164 69
Mutual Life of New York. . .	1,001,678 98	13,031 85	119,563 95	1,134,274 78	<i>e</i> 199,764 31
National Life of United States	2,919 00	None.	35 28	2,954 28	<i>d</i> 2,422 90
New York Life	822,810 21	19,868 70	179,441 00	1,022,119 91	<i>e</i> 1,129,201 97
North-western Mutual.	12,874 00	2 12	25 00	12,901 12	<i>d</i> 9,017 12
Phoenix Mutual.	22,604 17	None.	None.	22,604 17	<i>d</i> 3,744 41
Provident Savings.	81,840 13	101 47	5,711 89	87,653 49	<i>e</i> 22,866 21
Prudential Life	17,146 25	4,041 48	503,056 45	524,244 18	<i>d</i> 331,057 81
State Life.	10,045 20	373 48	6,934 73	17,353 41	<i>e</i> 27,775 42
Travelers.	205,038 86	5,948 64	37,701 16	248,688 66	<i>e</i> 277,574 41
Union Mutual	163,215 98	4,187 34	31,077 31	198,480 63	<i>e</i> 96,838 11
United States	35,418 13	516 71	5,773 72	41,708 56	<i>e</i> 22,102 33
Totals.	4,685,872 25	99,423 09	1,700,068 13	6,485,363 47	<i>e</i> 2,880,363 04

9-10 EDWARD VII., A. 1910

DETAIL of Life Insurance issued and

	Amount in Force Jan. 1, 1909.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
	\$	\$	\$	\$
Canada Life (Canadian business).....	86,295,497	6,309,846	102,356	None.
Canadian Guardian.....	326,730	200,366	None.	None.
Confederation (Canadian business)	45,043,208	4,820,934	None.	None.
Continental.....	5,487,697	1,293,575	40,000	None.
Crown Life.....	4,672,333	1,242,935	58,000	None.
Dominion Life.....	8,171,153	1,861,240	32,000	None.
Excelsior Life. { Ordinary.....	12,136,217	2,185,501	10,500	None.
{ Monthly.....	101,451	1,454	7,573	None.
Federal (Canadian business).....	19,873,632	3,215,627	9,000	None.
Great-West (Canadian business).....	39,224,073	9,861,922	232,989	1,616
Home Life.....	5,548,258	708,086	112,150	None.
Imperial Life (Canadian business).....	22,382,846	4,430,047	270,270	None.
London Life { Ordinary.....	6,169,875	2,147,719	33,000	None.
{ Industrial.....	6,028,575	2,863,527	22,314	59,464
Manufacturers Life (Canadian business)	38,408,920	5,896,342	99,612	None.
Monarch Life.....	1,334,000	1,112,500	None.	None.
Mutual Life of Canada (Canadian business).....	54,263,222	8,044,131	117,000	None.
National Life of Canada.....	8,625,509	2,925,870	21,000	None.
North American (Canadian business).....	36,168,118	4,097,216	67,000	116,253
Northern Life.....	6,073,379	1,311,110	10,250	None.
Royal Victoria.....	5,042,578	802,000	6,000	None.
Sovereign Life.....	2,801,289	553,250	91,500	None.
Subsidiary High Court of the A.O.F.....	1,749,519	371,281	1,500	992
Sun Life of Canada (Canadian business) { Ordinary ..	57,765,139	10,907,101	130,797	None.
{ Thrift.....	1,078,898	55,342	14,200	3,496
Union Life { Ordinary.....	1,979,061	991,892	8,247	None.
{ Industrial.....	11,316,417	7,941,245	899,752	None.
Totals	488,067,594	86,151,059	2,397,010	182,821
<i>British Companies.</i>				
Commercial Union.	678,519	55,426	None.	None.
Edinburgh Life.....	90,015	None.	None.	None.
Life Association of Scotland.....	976,855	None.	2,920	None.
Liverpool and London and Globe.....	138,213	1,290	None.	3,983
London Assurance.....	20,193	None.	None.	None.
London and Lancashire Life.....	11,782,589	1,620,289	157,994	None.
North British and Mercantile.....	701,515	22,716	None.	None.
Norwich Union Life.....	116,133	268	None.	None.
Phoenix Assurance Co.....	5,994,853	None.	2,113	None.
Royal.....	2,519,099	1,100,930	2,000	None.
Scottish Amicable.....	132,591	None.	None.	None.
Scottish Provident.....	82,434	5,616	None.	None.
Standard.....	23,307,004	1,952,441	199,904	None.
Star.....	386,251	10,500	None.	466
Totals	46,926,264	4,769,476	364,931	4,449

SESSIONAL PAPER No. 9

terminated in Canada during the Year 1909.

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease.	Not Taken.	Total Terminated.	Gross Amount in Force Dec. 31, 1909.
\$	\$	\$	\$	\$	\$	\$	\$	\$
1,144,802	272,516	67,660	544,268	1,478,062	56,863	573,475	4,137,646	88,570,053
3,750	None.	None.	12,700	111,256	None.	None.	127,706	399,390
409,313	393,154	242,520	647,773	1,568,756	38,555	490,221	3,790,292	46,073,850
45,150	1,000	9,500	132,500	655,000	15,625	57,500	916,275	5,904,997
34,500	None.	None.	139,200	340,425	1,753	145,000	660,878	5,312,390
21,620	21,255	1,500	83,396	393,050	12,750	254,500	788,071	9,276,322
43,417	8,748	7,000	245,431	674,186	11,959	355,254	1,345,995	12,986,223
2,218	None.	None.	2,084	14,515	None.	None.	18,817	91,661
213,137	46,577	33,000	311,436	1,665,782	38,943	240,500	2,549,375	20,548,884
243,075	47,182	59,324	560,604	2,111,105	None.	1,181,637	4,202,927	45,117,673
45,450	333	None.	45,471	640,285	13,053	40,000	784,592	5,583,902
167,868	4,545	46,064	468,850	1,071,433	12,891	441,650	2,153,301	24,929,862
54,163	22,953	10,000	75,977	664,589	15,415	63,000	906,097	7,444,497
80,251	55,651	321	26,729	2,011,811	None.	None.	2,174,763	6,799,117
205,785	143,178	15,907	582,709	1,896,748	68,483	572,776	3,485,586	40,919,288
10,000	None.	None.	None.	134,000	26,234	63,000	233,234	2,213,266
388,477	245,707	98,000	357,917	2,022,166	43,624	492,663	3,648,554	58,775,799
51,084	18,905	None.	112,133	907,323	43,470	125,675	1,258,590	10,313,789
215,843	126,069	22,700	1,067,192	1,189,995	None.	298,250	2,920,049	37,528,538
50,160	None.	11,000	84,960	760,570	26,185	62,140	995,015	6,399,724
20,500	None.	15,000	156,000	386,500	49,255	141,500	768,755	5,081,823
6,575	None.	10,000	81,945	431,000	2,784	11,375	543,679	2,902,360
15,722	None.	None.	15,018	233,850	None.	70,750	335,340	1,787,952
439,060	363,549	74,914	1,516,755	1,782,867	174,542	2,023,108	6,374,795	62,428,242
11,973	232	None.	34,436	59,202	None.	5,756	111,599	1,040,337
15,842	None.	None.	52,466	578,210	None.	258,708	905,226	2,073,974
69,688	None.	258	28,677	6,765,339	None.	None.	6,863,962	13,293,452
3,949,423	1,771,554	724,668	7,386,627	30,548,025	652,384	7,968,438	53,001,119	523,797,365
18,276	None.	None.	2,365	None.	None.	None.	20,641	713,304
10,340	None.	None.	1,829	None.	None.	None.	12,169	77,846
92,878	None.	None.	316	1,781	None.	None.	94,975	884,800
11,849	None.	None.	None.	None.	None.	None.	11,849	131,637
None.	None.	None.	None.	None.	None.	None.	None.	20,193
139,862	66,872	3,000	202,865	584,251	21,518	270,567	1,288,935	12,271,936
37,861	None.	None.	2,340	None.	None.	471	40,672	683,559
7,661	None.	None.	1,170	None.	None.	None.	8,831	107,569
69,703	84,404	None.	55,601	26,656	None.	None.	236,364	5,760,602
53,401	110	None.	36,568	120,216	15,105	96,500	321,900	3,310,129
8,566	None.	None.	1,158	None.	None.	None.	9,724	122,866
3,446	None.	None.	1,072	None.	None.	None.	9,518	78,532
414,438	279,502	18,000	341,705	790,365	60,655	251,330	2,155,995	23,303,355
15,838	4,940	None.	2,200	2,500	None.	None.	25,478	371,740
889,119	435,828	21,000	649,189	1,525,769	97,278	618,868	4,237,051	47,828,068

9-10 EDWARD VII., A. 1910

DETAIL of Life Insurance issued and

	Amount in Force Jan. 1, 1909.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>American Companies.</i>	\$	\$	\$	\$
Ætna Life.....	18,862,235	1,698,445	43,000	None.
Connecticut Mutual.	1,044,173	None.	None.	None.
Equitable.....	20,024,277	2,443,284	9,000	None.
Germania.....	232,857	None.	None.	11,426
Metropolitan Life. { Ordinary.....	17,416,846	11,128,929	None.	None.
{ Industrial.. ..	35,281,165	15,093,921	None.	None.
Mutual Life of New York.....	28,675,635	2,498,008	30,304	None.
National Life of United States.....	54,336	None.	None.	None.
New York Life.....	47,628,012	4,795,439	99,841	None.
North-western Mutual.....	196,543	None.	None.	None.
Phoenix Mutual.....	440,135	None.	None.	None.
Provident Savings.....	3,196,528	14,500	110,000	None.
Prudential Life { Ordinary.....	None.	5,797,333	34,500	726,351
{ Industrial.. ..	None.	8,563,897	332,073	238,587
State Life.....	1,106,456	166,500	5,000	10,000
Travelers.	10,607,478	1,017,521	9,000	2,502
Union Mutual.....	7,004,304	626,558	7,282	None.
United States.	1,467,846	102,349	4,000	15,812
Totals.....	193,238,826	53,946,684	684,000	1,004,678

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terminated in Canada during the Year 1909—*Continued.*

AMOUNT OF POLICIES TERMINATED BY

Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease.	Not Taken.	Total Terminated.	Gross Amount in Force Dec. 31, 1909.
\$	\$	\$	\$	\$	\$	\$	\$	\$
349,247	297,689	27,500	374,195	355,774	54,254	33,750	1,492,409	19,111,254
71,496	2,000	None.	6,686	6,500	17,430	None.	104,112	940,061
398,898	88,886	12,000	602,208	312,023	62,547	363,097	1,839,659	20,636,902
5,000	2,400	None.	8,682	6,000	None.	None.	22,082	222,201
110,538	18,027	10,000	565,145	2,533,174	244,071	2,135,825	5,616,780	22,928,995
291,116	2,647	1,362	722,581	8,419,915	175,363	None.	9,612,984	40,762,102
310,147	205,891	116,470	836,321	448,241	115,912	None.	2,032,982	29,170,965
2,584	None.	None.	None.	None.	None.	None.	2,584	51,752
430,780	114,194	800,752	1,074,909	1,121,971	136,121	None.	3,678,727	48,844,565
9,585	None.	None.	1,007	None.	874	None.	11,466	185,077
19,040	1,500	None.	None.	None.	None.	None.	20,540	419,595
50,874	8,000	121,945	173,520	102,063	6,587	1,000	463,989	2,857,039
9,150	None.	None.	None.	264,390	None.	1,009,804	1,283,344	5,274,840
14,957	None.	None.	None.	3,173,803	None.	None.	3,188,760	5,945,797
10,000	None.	20,000	26,000	49,000	None.	55,000	160,000	1,127,956
132,956	49,870	22,653	165,291	231,603	None.	None.	602,373	11,034,128
102,360	38,331	125,500	77,211	129,059	8,268	26,500	507,229	7,127,096
19,000	1,000	17,000	31,501	51,000	None.	8,000	127,501	1,462,506
2,337,728	830,435	1,275,182	4,665,257	17,204,516	821,427	3,632,976	30,767,521	218,102,831

DEPARTMENT OF FINANCE—INSURANCE BRANCH

9-10 EDWARD VII., A. 1910

New Polices Issued in Canada in 1909

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUS ADDITIONS.		TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	
Canadian Companies.										
Canada Life (Canadian business).....	2,022	4,166,645	564	1,449,969	179	689,860	\$ 3,373	2,765	\$ 6,309,847	
Canadian Guardian.....	121	74,616	68	44,000	93	81,750	None.	282	200,366	
Confederation (Canadian business).....	2,038	3,714,844	726	635,426	148	456,487	14,177	2,912	4,820,934	
Continental.....	636	869,400	245	301,175	61	123,000	None.	942	1,293,575	
Crown Life.....	620	862,560	185	227,875	52	152,500	None.	857	1,242,935	
Dominion Life.....	769	1,303,970	374	507,950	6	45,000	4,320	1,149	1,861,240	
Excelsior Life { Ordinary.....	1,264	1,626,971	374	522,530	12	36,000	None.	1,650	2,185,501	
{ Monthly.....	1	520	15	934	None.	None.	None.	16	1,454	
Federal (Canadian business).....	1,823	2,474,489	472	609,804	44	129,000	2,334	2,339	3,215,627	
(Great-West (Canadian business).....	3,591	7,948,434	709	1,123,020	242	782,214	8,254	4,542	9,861,922	
Home Life.....	405	524,736	150	183,350	None.	None.	None.	555	708,086	
Imperial Life (Canadian business).....	1,816	3,483,806	356	612,050	64	333,160	1,031	2,236	4,430,047	
London Life { Ordinary.....	264	200,970	1,830	1,909,730	20	37,000	19	2,114	2,147,719	
{ Monthly.....	6,714	867,989	21,084	1,995,538	None.	None.	None.	27,798	2,863,527	
Manufacturers Life (Canadian business)....	3,126	4,776,144	601	854,849	60	260,500	4,849	3,787	5,896,342	
Monarch Life.....	423	1,036,500	28	71,000	2	5,000	None.	453	1,112,500	
Mutual Life of Canada (Canadian business).....	3,337	5,693,862	1,212	1,902,269	135	448,000	None.	4,684	8,044,131	
National Life of Canada.....	1,159	2,024,870	234	292,000	173	609,000	None.	1,566	2,925,870	
North American (Canadian business).....	1,617	2,589,241	765	918,069	245	589,906	None.	2,627	4,097,216	
Northern Life.....	762	912,376	221	306,174	31	92,500	60	1,014	1,311,110	
Royal Victoria.....	509	697,500	52	54,500	23	50,000	None.	584	802,000	
Sovereign Life.....	280	429,250	56	59,000	28	65,000	None.	364	553,250	
Subsidiary High Court of the A.O.F.....	397	317,179	65	53,000	None.	None.	1,102	462	371,281	
Sun Life of Canada (Canadian business) { Ordinary.....	4,909	8,709,007	1,397	2,101,895	18	31,500	64,699	6,324	10,907,101	
{ Thrift.....	72	15,867	300	38,134	34	1,341	None.	406	55,342	
Union Life { Ordinary.....	644	473,050	890	518,842	None.	None.	None.	1,534	991,892	
{ Industrial.....	29,852	3,829,269	20,044	1,875,972	15,422	2,236,003	None.	65,318	7,941,244	
	69,171	59,624,065	53,017	19,169,055	17,092	7,254,721	104,218	139,280	86,152,059	
British Companies.										
Commercial Union.....	8	53,000	2	2,000	None.	None.	426	10	55,426	
Liverpool and London and Globe.....	None.	None.	None.	None.	None.	None.	1,290	None.	1,290	
London and Lancashire Life.....	398	1,107,389	247	426,816	29	78,200	7,884	674	1,620,289	
North British and Mercantile.....	8	14,500	6	7,287	None.	None.	929	14	22,716	

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Royal.....	386	889,000	110	181,000	9	30,000	930	505	1,100,930
Scottish Provident.....	None.	None.	None.	None.	None.	None.	5,616	None.	5,616
Standard.....	461	1,076,974	411	606,394	13	212,000	57,073	915	1,952,441
Star.....	2	3,500	5	7,000	None.	None.	None.	7	10,500
<i>American Companies.</i>									
Aetna Life.....	1,263	3,144,363	781	1,230,497	81	320,200	74,148	2,125	4,769,208
Equitable.....	77	286,088	345	575,040	477	837,300	17	899	1,698,445
Metropolitan (Ordinary).....	631	1,604,439	114	172,500	157	639,000	27,345	902	2,443,284
Mutual Life of New York.....	5,120	7,082,520	5,495	3,775,236	335	265,433	5,740	10,950	11,128,929
New York Life.....	67,855	11,256,127	40,841	3,746,384	943	91,410	None.	109,639	15,093,921
Provident Savings.....	700	1,714,478	142	233,163	124	496,500	53,867	966	2,498,008
Prudential (Ordinary).....	1,810	4,004,096	392	585,181	28	190,710	15,452	2,230	4,795,439
State Life.....	3	7,000	None.	None.	2	7,500	None.	5	14,500
Travelers.....	3,522	3,928,757	1,522	1,291,758	233	576,568	250	5,282	5,797,333
Union Mutual.....	46,856	6,156,945	19,781	2,406,952	None.	None.	None.	66,637	8,563,897
United States.....	24	78,000	1	1,000	13	87,500	None.	38	166,500
	193	462,915	52	77,023	183	476,200	1,383	428	1,017,521
	140	300,685	32	53,500	64	262,500	9,873	236	626,558
	9	36,000	7	13,000	16	53,000	349	32	102,349
	126,940	36,918,050	68,724	12,930,737	2,580	3,983,621	114,276	198,244	53,946,684

RECAPITULATION.

Canadian Companies.....	69,171	59,624,065	53,017	19,169,055	17,092	7,254,721	104,218	139,280	86,152,059
British.....	1,263	3,144,363	781	1,230,497	81	320,200	74,148	2,125	4,769,208
American.....	126,940	36,918,050	68,724	12,930,737	2,580	3,983,621	114,276	198,244	53,946,684
	197,374	99,686,478	122,522	33,330,289	19,753	11,558,542	292,642	339,649	144,867,951

9-10 EDWARD VII., A. 1910

POLICIES in Force in Canada, December 31, 1909.

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUS ADDITIONS.		TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	
Canadian Companies.										
Canada Life (Canadian business)	33,050	66,048,827	9,075	17,613,011	393	1,844,200	3,064,015	42,518	88,570,053	
Canadian Guardian	279	200,769	163	126,321	79	72,300	None.	521	399,390	
Confederation (Canadian business)	20,525	30,896,937	9,105	12,506,120	1,253	2,429,873	240,920	30,883	46,073,850	
Continental	3,302	3,941,286	1,388	1,614,361	172	349,350	None.	4,862	5,904,997	
Crown Life	2,386	3,604,709	883	1,347,865	127	359,816	None.	3,396	5,312,390	
Dominion Life	3,353	5,329,203	3,110	3,846,254	15	80,500	20,365	6,478	9,276,322	
Excelsior (Ordinary)	7,219	9,098,600	2,903	3,495,573	153	388,200	3,850	10,275	12,986,223	
Excelsior (Monthly)	407	61,502	337	30,159	None.	None.	None.	744	91,661	
Federal (Canadian business)	11,213	15,153,128	2,723	3,529,247	803	1,860,383	6,126	14,739	20,518,884	
Great-West (Canadian business)	19,880	35,315,218	4,109	5,825,581	1,436	3,947,079	29,795	25,425	45,117,673	
Home Life	3,193	4,011,791	1,137	1,361,640	145	210,471	None.	4,475	5,583,902	
Imperial Life (Canadian business)	9,343	17,363,663	3,604	6,404,921	242	1,157,309	3,969	13,189	24,929,862	
London Life (Ordinary)	1,517	1,282,977	5,717	5,918,242	147	243,000	277	7,381	7,444,496	
London Life (Industrial)	25,636	2,900,105	47,951	3,856,037	1,639	42,975	None.	75,226	6,799,117	
Manufacturers Life (Canadian business)	22,226	30,110,008	6,198	8,839,429	846	1,920,298	49,553	29,270	40,919,288	
Monarch Life	862	2,050,266	48	105,000	19	58,000	None.	929	2,213,266	
Mutual Life of Canada (Canadian business)	24,413	39,057,464	12,404	17,888,885	714	1,829,450	None.	37,531	58,775,799	
National Life of Canada	4,093	6,403,477	1,336	1,684,465	776	2,225,847	None.	6,205	10,313,789	
North American (Canadian business)	16,406	23,504,011	7,312	9,307,791	2,005	4,012,422	704,314	25,723	37,528,538	
Northern Life	3,697	4,542,923	1,398	1,670,513	93	186,228	60	5,188	6,399,724	
Royal Victoria	2,837	3,900,706	778	926,117	135	255,000	None.	3,810	5,081,823	
Sovereign Life	1,049	2,144,285	318	464,575	94	293,500	None.	1,461	2,902,360	
Subsidiary High Court of A.O.F.	1,833	1,612,690	191	171,875	None.	None.	3,387	2,024	1,787,952	
Sun Life of Canada (Canadian business) (Ordinary)	29,861	45,000,902	11,863	16,489,786	120	265,350	672,204	41,844	62,428,242	
Sun Life of Canada (Canadian business) (Thrift)	1,755	264,843	4,756	633,081	1,084	142,413	None.	7,595	1,040,337	
Union Life.. (Ordinary)	1,124	962,586	1,738	1,097,158	12	14,230	None.	2,874	2,073,974	
Union Life.. (Industrial)	71,791	9,471,751	15,002	1,862,005	13,704	1,959,696	None.	100,497	13,293,452	
	323,310	364,234,627	155,547	128,616,012	26,206	26,147,890	4,798,835	505,063	523,797,364	
British Companies.										
Commercial Union	163	531,648	34	114,265	1	973	66,418	198	713,304	
Edinburgh Life	38	56,313	1	973	None.	None.	20,560	39	77,846	
Life Association of Scotland	410	661,045	8	8,983	1	268	214,504	419	884,800	
Liverpool and London and Globe	69	75,289	12	22,040	None.	None.	34,308	81	131,637	

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London and Lancashire Life.....	2,678	5,655,471	3,802	6,067,971	109	416,061	132,433	6,589	12,271,936
London Assurance.....	5	17,520	None.	None.	None.	None.	2,673	5	20,193
North British and Mercantile.....	236	458,731	41	77,923	None.	None.	146,905	277	683,559
Norwich Union Life.....	100	86,362	5	7,703	None.	None.	13,504	105	107,569
Phoenix Assurance Co.....	1,614	4,085,185	403	1,203,241	6	32,000	440,175	2,023	5,760,601
Royal.....	966	2,114,047	522	957,342	36	143,500	84,310	1,524	3,299,199
Scottish Amicable.....	45	110,284	None.	None.	None.	None.	12,582	45	122,866
Scottish Provident.....	27	48,010	None.	None.	None.	None.	30,522	27	78,532
Standard.....	5,878	12,361,219	5,366	8,626,929	296	1,375,476	936,727	11,540	23,303,351
Star.....	136	228,807	97	111,966	None.	None.	30,967	233	371,740
American Companies.	12,365	26,492,931	10,291	17,199,336	119	1,968,278	2,166,588	23,105	47,827,133
Aetna Life.....	4,159	1,977,541	6,337	10,046,085	2,147	1,087,611	None.	12,643	19,111,251
Connecticut Mutual.....	555	940,061	None.	None.	None.	None.	None.	555	940,061
Equitable Life.....	7,653	15,804,245	2,009	3,486,351	386	1,170,657	175,649	10,048	20,636,902
Germania.....	79	117,657	55	102,251	None.	None.	2,293	134	222,201
Metropolitan Life. { Ordinary.....	11,180	13,466,189	14,126	8,949,008	317	498,974	14,824	25,623	22,928,995
{ Industrial.....	112,410	16,427,570	223,837	24,202,441	4,792	132,091	None.	311,039	40,762,102
Mutual Life of New York.....	11,721	22,556,949	2,793	4,626,004	318	1,628,846	359,166	14,832	29,170,965
National Life of United States.....	68	51,752	None.	None.	None.	None.	None.	68	51,752
New York Life.....	20,635	36,655,137	5,924	9,334,354	1,117	2,723,966	131,168	27,676	48,844,565
North-western Mutual.....	158	184,077	1	1,000	None.	None.	None.	159	185,077
Phoenix Mutual.....	439	411,302	3	293	5	8,000	None.	447	419,595
Provident Savings.....	945	1,505,189	283	464,336	416	887,564	None.	1,614	2,857,039
Prudential Life. { Ordinary.....	3,094	3,580,902	1,267	1,162,146	222	531,096	696	4,583	5,274,840
{ Industrial.....	34,342	1,357,867	13,214	1,587,930	None.	None.	None.	17,556	5,945,797
State Life.....	163	980,500	8	38,000	18	109,456	None.	189	1,127,956
Travelers.....	2,350	5,971,255	1,176	3,093,087	723	1,964,877	4,909	4,249	11,034,128
Union Mutual.....	3,406	4,949,501	1,150	1,713,722	57	351,363	112,510	4,613	7,127,096
United States.....	416	676,822	166	290,186	163	492,312	3,186	745	1,462,506
	213,773	133,614,466	272,349	69,097,194	10,681	14,586,753	804,418	496,803	218,102,831

RECAPITULATION

Canadian Companies.....	323,310	364,234,627	155,547	128,616,012	26,206	26,147,890	4,798,835	505,063	523,797,364
British.....	12,365	26,492,931	10,291	17,199,336	449	1,968,278	2,166,588	23,105	47,827,133
American.....	213,773	133,614,466	272,349	69,097,194	10,681	14,586,753	804,418	496,803	218,102,831
	549,448	524,342,024	438,187	214,912,542	37,336	42,702,921	7,769,841	1,024,971	789,727,328

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AMOUNTS OF INSURANCE EFFECTED IN CANADA DURING THE RESPECTIVE YEARS 1875-1909.

	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	11,855,545	2,833,250	5,423,960	20,112,755
1883	11,883,317	3,278,008	6,411,635	21,572,960
1884	12,926,265	3,167,910	7,323,737	23,417,912
1885	14,881,695	3,950,647	8,332,646	27,164,988
1886	19,289,694	4,054,279	11,827,375	35,171,348
1887	23,505,549	3,067,040	11,435,721	38,008,310
1888	24,876,259	3,985,787	12,364,483	41,226,529
1889	*26,438,358	3,399,313	14,719,266	*44,556,937
1890	23,541,404	2,390,972	13,591,080	40,523,456
1891	21,904,302	2,947,246	13,014,739	37,866,287
1892	25,585,534	3,625,213	15,409,266	44,620,013
1893	23,089,437	2,967,855	14,145,555	45,202,847
1894	28,670,364	3,214,216	17,640,677	49,525,257
1895	27,909,672	3,337,638	13,093,888	44,341,198
1896	26,171,830	2,869,971	13,582,769	42,624,570
1897	30,351,021	2,778,510	15,138,134	48,267,665
1898	35,043,182	3,323,107	16,398,384	54,764,673
1899	42,138,128	3,748,127	21,514,478	67,400,733
1900	38,545,949	3,717,997	26,632,146	68,896,092
1901	38,298,747	3,059,043	32,541,438	73,899,228
1902	45,882,167	3,324,317	31,346,482	80,552,966
1903	55,169,104	3,132,904	33,265,797	91,567,805
1904	59,051,113	3,109,778	36,145,211	98,306,102
1905	67,539,141	3,881,980	34,486,215	105,907,336
1906	62,450,253	4,472,426	28,090,526	95,013,205
1907	61,838,766	3,501,743	25,042,423	90,382,932
1908	69,029,583	3,389,757	27,476,866	99,896,206
1909	78,815,297	3,930,242	48,686,871	131,432,410
Totals	1,058,277,508	110,480,418	591,012,723	1,759,770,649

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1909.

1875	21,957,296	19,455,607	43,596,361	85,009,264
1876	24,649,284	18,873,173	40,728,461	84,250,918
1877	26,870,224	19,349,204	39,468,475	85,687,903
1878	28,656,556	20,078,533	36,016,848	84,751,937
1879	33,246,543	19,410,829	33,616,330	86,273,702
1880	37,838,518	19,789,863	33,643,745	91,272,126
1881	46,041,591	20,983,092	36,266,249	103,290,932
1882	53,855,051	22,329,368	38,857,629	115,042,048
1883	59,213,609	23,511,712	41,471,554	124,196,875
1884	66,519,958	24,317,172	44,616,596	135,453,726
1885	74,591,139	25,930,272	49,440,735	149,962,146
1886	88,181,859	27,225,607	55,903,230	171,315,696
1887	101,796,754	28,163,329	61,734,187	191,694,270
1888	114,034,279	30,003,210	67,724,094	211,761,583
1889	125,125,692	30,488,618	76,348,392	231,963,702
1890	135,218,990	31,613,730	81,599,847	248,424,567
1891	143,368,817	32,407,937	85,698,475	261,475,229
1892	154,709,077	33,692,706	90,708,482	279,110,265
1893	167,475,872	33,543,884	94,602,966	295,622,722
1894	177,511,846	33,911,885	96,737,705	308,161,436
1895	188,326,057	34,341,172	96,590,352	319,257,581
1896	195,303,042	34,837,448	97,660,009	327,800,499

* Including 20 months' business of the Canada Life.

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NET AMOUNT OF INSURANCE IN FORCE IN CANADA, 1875-1909—*Concluded.*

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1897	208,655,459	35,293,134	100,063,684	344,012,277
1898	226,209,636	36,606,195	105,708,154	368,523,985
1899	252,201,516	38,025,948	113,943,209	404,170,673
1900	267,151,086	39,485,344	124,433,416	431,069,846
1901	284,684,621	40,216,186	138,868,227	463,769,034
1902	308,202,596	41,556,245	159,053,464	508,812,305
1903	335,638,940	42,127,260	170,676,800	548,443,000
1904	364,640,166	42,608,738	180,631,886	587,880,790
1905	397,946,902	43,809,211	188,578,127	630,334,240
1906	420,864,847	45,655,951	189,740,102	656,260,900
1907	450,573,724	46,462,314	188,487,447	685,523,485
1908	480,266,931	46,161,957	193,087,126	719,516,014
1909	515,415,437	46,998,444	217,956,351	779,370,232

PREMIUM INCOME IN CANADA DURING THE RESPECTIVE YEARS 1875-1909.

1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,805,174	1,276,229	3,957,304	13,038,707
1900.....	9,373,405	1,372,355	4,261,181	15,006,941
1901.....	9,133,890	1,316,666	4,709,298	15,189,854
1902.....	10,048,204	1,415,273	5,614,083	17,077,560
1903.....	10,882,650	1,435,318	5,922,297	18,240,265
1904.....	11,959,100	1,473,514	6,536,710	19,969,324
1905.....	13,947,827	1,500,232	6,632,658	22,080,717
1906.....	14,093,056	1,583,861	6,687,559	22,364,456
1907.....	14,963,714	1,567,951	6,612,207	23,143,872
1908.....	16,081,504	1,546,941	7,069,494	24,697,939
1909.....	17,440,900	1,589,991	7,476,859	26,507,750
Totals.....	211,044,265	36,762,954	120,071,252	367,878,471

* Including 20 months' business of the Canada Life.

ASSESSMENT SYSTEM
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1909.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
CANADIAN COMPANIES.										
Catholic Mutual Benefit Association	\$ 438,146	1,304	1,143,500	21,302	27,086,000	244	355,500	343,757	\$ 52,106	None
Commercial Travellers Mutual Benefit Society	39,897	166	166,000	2,016	2,015,000	34	34,000	43,000	1,000	None
Independent Order of Foresters (Can. Business) ..	1,638,144	7,151	5,279,500	94,267	89,837,217	829	1,082,039	1,091,815	54,165	4,500
Woodmen of the World	155,891	1,282	1,088,750	11,186	11,916,593	80	85,750	95,227	22,600	None
Totals for 1909	2,272,078	9,903	7,677,750	128,771	130,854,810	1,187	1,557,289	1,573,799	129,871	4,500
Totals for 1908	2,052,114	9,270	7,950,350	130,143	133,124,884	1,166	1,540,636	1,503,125	268,467	19,000

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SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

LIFE AND ENDOWMENT DEPARTMENT.

	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount Income Claims.	Claims Paid.	UNSETTLED CLAIMS.	
	\$		\$		\$	\$	\$	Not Registered.	Registered.
In Canada.....	1,638,144	7,151	5,279,500	94,267	89,837,217	1,083,039	1,091,815	54,165	4,500
In other Countries.....	2,432,640	11,365	8,866,811	138,763	149,404,628	1,431,840	1,399,350	66,602	21,000
Total	4,070,784	18,516	14,146,311	233,030	239,241,845	2,513,879	2,491,165	120,767	25,500

SICK AND FUNERAL DEPARTMENT.

In Canada.....	224,742	6,175		40,410		205,767	196,262	8,508	2,526
In other Countries	69,163	1,803		12,096		53,357	51,331	2,206	170
Total	293,905	7,978		52,506		259,124	247,593	10,714	2,696

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ASSESSMENT SYSTEM,

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1909.

Companies.	AMOUNT TERMINATED BY.		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies</i>	\$	\$	\$
Catholic Mutual Benefit Association.....	355,500	1,044,500	1,400,000
Commercial Travellers Mutual Benefit Society.....	34,000	82,500	116,500
Independent Order of Foresters (Canadian Business).....	887,071	12,001,595	12,888,666
Woodmen of the World	85,750	721,862	807,612
Totals for 1909....	1,362,321	13,850,457	15,212,778
Totals for 1908.....	1,384,616	16,366,655	17,751,271

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TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES' ASSETS, 1909.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents, Due and Accrued.	Due from Members.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	% cts.	% cts.	% cts.	% cts.	% cts.	% cts.	% cts.
Catholic Mutual Benefit Association	Feb. 10, 1880	None.	None.	None.	156,653 94	350,750 46	None.	None.	32,167 29	3,711 38	543,283 07
Commercial Travel- lers Mutual Benefit Society	July, 1881	None.	13,690 00	None.	31,458 52	1,682 44	None.	248 03	None.	330 00	50,408 99
Independent Order of Foresters	" 1893	863,373 52	5,621,666 68	1,294,083 93	6,380,096 56	562,068 54	None.	107,273 39	None.	34,125 92	14,802,658 54
Woodmen of the World	" 1903	None.	155,516 01	None.	79,441 42	29,784 34	None.	6,439 59	26,357 06	300 00	297,838 42
Totals		863,373 52	5,790,872 69	1,294,083 93	6,650,650 44	944,285 78	None.	113,961 01	58,524 35	38,467 30	15,774 219 02

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ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1909.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities, not including Reserve.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit Association	52,105 93	243 50	7,000 00	59,349 43
Commercial Travellers Mutual Benefit Society	1,000 00	None.	356 35	1,356 35
*Independent Order of Foresters	276,584 98	3,507 37	662,901 87	942,994 22
Woodmen of the World	22,600 00	33 10	463 94	23,097 04
Totals	352,290 91	3,783 97	670,722 16	1,026,797 04

INCOME, 1909.

	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Catholic Mutual Benefit Association	401,834 97	36,310 65	16,427 02	None.	454,572 64
Commercial Travellers Mutual Benefit Society	35,783 10	4,114 00	2,484 05	None.	42,381 15
*Independent Order of Foresters	4,098,047 77	266,640 50	610,871 03	12,347 99	4,987,907 29
Woodmen of the World	135,177 58	20,713 65	11,539 43	487 14	167,917 80
Totals	4,670,843 42	327,778 80	641,321 53	12,835 13	5,652,778 88

EXPENDITURE, 1909.

	Paid to Members.	General Expenses.	Total Expenditure	Excess of Income over Expenditure
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>				
Catholic Mutual Benefit Association	344,747 22	37,738 05	382,485 27	72,087 37
Commercial Travellers Mutual Benefit Society	43,000 00	4,031 14	47,031 14	- 4,649 99
*Independent Order of Foresters	2,738,758 34	506,479 67	3,245,238 01	1,742,669 28
Woodmen of the World	95,229 85	27,524 39	122,754 24	45,163 56
Totals	3,221,735 41	575,773 25	3,797,508 66	1,855,270 22

*Including the sickness and funeral department.

TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

CANADIAN COMPANIES ASSETS, 1909.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	None.	5,800 00	152,554 18	None.	None.	15,272 61	1,921 41	10,288 64	2,646 75	188,483 59	Steam Boiler &c.
Canada Accident.....	None.	None.	177,771 27	None.	169 02	21,116 43	901 44	15,637 88	262 28	216,158 32	Accident, Sickness and Plate Glass.
Canadian Casualty and Boiler	None.	None.	97,950 00	None.	145 23	7,596 59	1,658 99	11,407 64	2,342 17	121,100 62	Accident, Sickness, Steam Boiler and Personal Property.
Canadian Railway Accident.	None.	37,000 00	129,262 49	None.	10,748 28	30,637 77	1,683,38	84,586 16	4,871 53	298,789 61	Accident and Sickness.
Dominion Guarantee Co., Ltd	36,796 65	None.	27,670 00	None.	None.	6,317 13	None	4,438 60	62,573 74	137,796 12	Burglary.
Dominion of Canada Guarantee and Accident.....	None.	5,450 00	367,128 35	None.	4,715 95	34,098 95	5,668 56	49,911 35	3,568 46	470,551 62	Accident, Guarantee & Sickness.
	None.	None.	30,000 00	None.	677 56	11,854 95	None.	None	4,151 35	46,683 86	Plate Glass.
Dominion Plate Glass.....	None.	None.	120,221 48	None.	3,666 39	11,773 15	1,293 62	41,858 54	3,846 02	182,659 20	Accident and Sickness.
General Accident Assurance Co.....	None.	None.	11,347 60	None.	2,599 04	3,477 53	229 17	3,810 24	1,682 53	23,146 11	Live Stock.
General Animals Insurance Co.....	None.	None.	1,277,484 17	None.	None.	215,686 74	7,717 44	4,592 39	4,181 64	1,555,892 38	Guarantee.
Guarantee Company of North America.....	45,900 00	None.	200,900 00	None.	4,730 85	54,296 31	316 66	43,096 62	3,634 45	306,974 89	Accident, Guarantee and Sickness.
Imperial Guarantee and Accident.....	None.	None.	82,733 33	None.	129 86	9,563 07	176 00	15,367 55	1,661 35	174,642 66	Accident, Guarantee & Sickness.
London and Lancashire Guarantee and Accident Company of Canada.....	None.	None.	31,615 28	None.	None.	16,102 32	None.	1,000 12	None.	48,717 72	Burglary and Plate Glass.
London and Lancashire Plate Glass and Indemnity Company of Canada.....	None.	None.	16,152 00	None.	None.	10,231 35	131 66	1,236 94	538 86	28,290 81	Accident and Sickness.
Protective Association of Canada.....	None.	None.	35,994 58	None.	None.	6,780 88	357 50	14,191 72	1,400 00	58,724 68	Accident and Sickness.
Sterling Accident and Guarantee Co. of Canada.....	None.	None.	93,177 20	None.	None.	7,448 73	1,357 45	None	3,698 88	105,692 26	Title Insurance.
Title and Trust Co.....	None.	36,000 00	90,127 00	None.	None.	4,671 09	1,267 82	2,160 44	None.	134,226 35	Accident, Sickness and Steam Boiler.
Travellers' Indemnity Company of Canada.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	
Totals	147,708 15	84,250 00	2,942,098 93	None.	27,582 18	467,225 60	24,721 10	303,584 83	101,360 01	4,098,530 80	

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary, Steam Boiler, &c.

CANADIAN COMPANIES—LIABILITIES, 1909.

Companies.	Unsettled Losses.	* Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection	None.	99,366 88	None.	99,366 88	89,116 71	75,075 00	Steam Boiler.
Canada Accident	21,664 08	74,931 97	4,251 53	100,847 58	115,310 74	43,320 00	Accident, Sickness and Plate Glass.
Canadian Casualty and Boiler	5,867 78	64,775 39	3,799 68	74,442 85	46,657 77	50,000 00	Accident, Sickness, Steam Boil er and Personal Property.
Canadian Railway Accident	48,000 00	152,994 83	2,346 63	203,341 46	95,448 15	62,500 00	Accident and Sickness.
Dominion Guarantee Co., Limited	1,086 62	19,580 71	19,543 41	40,210 74	97,585 38	80,000 00	Burglary.
Dominion of Canada Guarantee and Accident	30,146 74	130,659 09	None.	160,805 83	309,745 79	122,220 00	Accident, Guarantee and Sick- ness.
Dominion Plate Glass	None.	44,268 32	None.	44,268 32	2,415 54	10,000 00	Plate Glass.
General Accident Assurance Co.	28,231 77	86,920 52	11,594 75	126,747 04	55,912 16	50,000 00	Accident and Sickness.
General Animals Insurance Co.	1,440 00	11,111 98	3,242 25	15,794 23	7,351 88	31,864 50	Live Stock.
Guarantee Co. of North America	43,615 00	99,403 08	66,850 42	209,868 50	1,346,023 88	304,600 00	Guarantee.
Imperial Guarantee and Accident	19,339 18	73,295 99	892 00	93,527 17	213,447 72	200,000 00	Accident, Guarantee and Sick ness.
London and Lancashire Guarantee and Accident Company of Canada	23,277 08	48,568 16	1,351 08	73,196 32	101,446 34	100,000 00	Accident, Guarantee and Sick ness.
London and Lancashire Plate Glass and Indemnity Company of Canada	193 25	607 32	None.	800 67	47,917 05	50,000 00	Burglary and Plate Glass.
Protective Association of Canada	2,620 00	12,871 00	694 57	16,185 57	12,105 24	20,000 00	Accident and Sickness.
Sterling Accident and Guarantee Co. of Canada	4,520 00	26,303 70	7,257 21	32,080 91	26,643 77	49,540 00	Accident and Sickness.
Title and Trust Co.	None.	None.	3,362 28	3,362 28	102,329 98	106,325 00	Title Insurance.
Travellers' Indemnity Co. of Canada	385 00	5,385 40	815 30	6,585 70	127,640 65	100,000 00	Accident, Sickness and Steam Boiler.
Totals	230,386 60	915,044 34	126,001 11	1,301,432 05	2,797,098 75	1,455,411 50	

*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December, 31, 1909, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

SESSIONAL PAPER No. 9

TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate-Glass, Burglary, Steam Boiler Insurance, &c.

INCOME, 1909.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	64,100 87	6,751 07	1,302 50	72,154 44	None.
Canada Accident	104,532 55	6,631 45	None.	111,164 00	None.
Canadian Casualty and Boiler.....	83,083 01	4,166 79	1,578 65	88,828 45	None.
Canadian Railway Accident.	333,336 49	7,658 92	None.	340,995 41	None.
Dominion Guarantee Co., Limited	40,367 64	914 26	6,294 66	47,576 56	None.
Dominion of Canada Guarantee and Ac- cident.....	312,427 12	14,942 64	None.	327,369 76	None.
Dominion Plate-Glass.....	34,038 24	1,637 24	None.	35,675 48	None.
General Accident Assurance Co.....	288,077 82	5,001 10	None.	293,078 92	None.
General Animals Insurance Co.....	27,297 28	541 09	64 25	27,902 62	4,219 17
Guarantee Co. of North America.....	191,022 63	62,790 45	1,210 23	255,023 31	None.
Imperial Guarantee and Accident ..	182,514 94	9,598 79	None.	192,113 73	None.
London and Lancashire Guarantee and Accident Co. of Canada.	112,604 48	4,625 19	6,404 00	123,633 67	None.
London and Lancashire Plate-Glass and Indemnity Co. of Canada.....	980 26	381 05	None.	1,361 31	50,000 00
Protective Association of Canada.	49,567 93	740 00	None.	50,307 93	None.
Sterling Accident and Guarantee Co. of Canada.....	60,647 04	1,191 20	None.	61,838 24	None.
Title and Trust Co.....	2,617 86	2,940 73	3,677 30	9,235 89	5,300 00
Travellers' Indemnity Co. of Canada ...	8,658 60	3,120 18	25,000 00	36,778 78	100,000 00
Total.....	1,895,874 76	133,632 15	45,531 59	2,075,038 50	159,519 17

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TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate-Glass, Burglary Insurance, &c.—*Concluded.*

EXPENDITURE 1909.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders	Total Cash Expenditure	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.	2,512 68	48,659 42	None.	51,172 10	Steam Boiler.
Canada Accident.....	29,349 56	44,953 41	4,332 00	78,634 97	Accident, Sickness and Plate-Glass.
Canadian Casualty and Boiler	37,461 33	52,586 56	None.	90,047 89	Accident, Sickness, Steam Boiler and Personal Property.
Canadian Railway Accident..	149,462 27	151,350 16	5,000 00	305,812 43	Accident and Sickness.
Dominion Guarantee Co., Limited	11,196 90	19,346 32	None.	30,543 22	Burglary.
Dominion of Canada Guarantee and Accident.....	107,757 47	149,147 20	12,222 00	269,126 67	Accident, Guarantee and Sickness.
Dominion Plate-Glass... .	11,375 15	16,245 73	1,000 00	28,620 88	Plate-Glass.
General Accident Assurance Co.....	143,513 98	122,192 15	None.	265,706 13	Accident and Sickness.
General Animals Insurance Co.	9,460 87	20,739 45	None.	30,200 32	Live Stock.
Guarantee Co. of North America.....	35,117 86	122,835 56	24,368 00	182,321 42	Guarantee.
Imperial Guarantee and Accident.....	93,081 60	97,801 59	12,000 00	202,883 19	Accident, Guarantee and Sickness.
London and Lancashire Guarantee and Accident Co. of Canada.....	33,201 03	67,033 21	None.	100,234 24	Accident and Sickness.
London and Lancashire Plate-Glass and Indemnity Co. of Canada....	56 00	3,587 71	None.	3,643 71	Burglary and Plate-Glass.
Protective Association of Canada	24,103 04	20,251 72	None.	44,354 76	Accident and Sickness.
Sterling Accident and Guarantee Co. of Canada.	40,153 67	27,285 64	None.	67,439 31	" "
Title and Trust Co.....	None.	7,517 88	None.	7,517 88	Title Insurance.
Travellers' Indemnity Co. of Canada	423 13	5,557 56	None.	5,980 69	Sickness.
Total	728,226 54	977,091 27	58,922 00	1,764,239 81	

ABSTRACT of Guarantee Insurance in Canada for the Year 1902.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS. Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
American Surety Co.	5,095	1,033	1,281,900	910	1,174,100	38	None.	38	None.
Dominion of Canada Guarantee and Accident.	23,784	2,150	8,315,551	1,653	6,009,231	2,410	5,087	567	2,600
Employers' Liability.	42,648	2,955	12,794,865	2,759	10,527,765	14,665	7,657	11,502	None.
Guarantee Company of North America.	40,451		16,393,178		13,416,712	1,905	1,905	None.	None.
Imperial Guarantee and Accident.	27,360	893	6,320,217	893	6,320,217	13,095	15,291	5,163	None.
International Fidelity.	6,252	1,287	626,000	1,122	571,500	408	292	116	None.
London & Lancashire Guarantee and Accident.	10,361	338	2,239,558	252	1,218,078	700	None.	700	None.
London Guarantee and Accident.	63,456	3,690	19,002,808	3,497	18,223,100	13,269	8,979	6,712	None.
Railway Passengers.	10,105	345	2,144,313	326	2,033,663	None.	None.	None.	None.
United States Fidelity and Guaranty.	50,842	1,405	15,088,502	3,979	14,367,727	41,738	22,042	29,747	None.
Totals.	280,354	17,046	84,206,922	15,391	73,862,126	88,223	61,253	54,545	2,600

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.	40,451		16,393,178		13,416,712	1,905	1,905	None.	None.
In other Countries.	150,571		61,997,467		48,715,023	65,150	33,213	8,615	35,000
Totals.	191,022		78,390,645		62,131,735	67,055	35,118	8,615	35,000

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ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1909.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
	\$				\$	\$	\$	\$	\$
Canada Accident.....	38,801	3,887	11,238,425	2,893	10,095,275	20,408	10,930	13,399	None.
Canadian Casualty and Boiler.....	38,791	4,004	9,730,059	2,927	5,643,297	15,607	20,064	3,528	None.
Canadian Railway Accident.....	297,544	26,434	32,995,552	20,205	22,237,593	84,756	85,826	21,500	900
Dominion of Canada Guarantee and Accident.....	287,784	20,929	37,592,934	15,177	27,126,760	69,387	65,875	15,565	3,000
Employers' Liability.....	83,149	4,575	13,011,000	4,433	12,633,000	25,297	39,788	5,010	None.
Fidelity and Casualty Company of New York.....	47,902	3,224	18,851,893	3,069	17,947,883	13,894	12,409	3,300	None.
General Accident Assurance Co. of Canada.....	44,004	2,100	6,504,675	1,047	3,899,508	12,193	14,891	2,506	None.
Imperial Guarantee and Accident.....	154,871	10,560	19,930,061	7,529	16,034,911	51,434	56,281	9,744	None.
Law Union and Rock.....	885	111	283,084	101	244,084	56	56	None.	None.
London & Lancashire Guarantee and Accident.....	47,310	4,308	9,227,983	3,044	8,975,519	23,529	13,120	10,584	2,500
London Guarantee and Accident.....	117,267	8,340	18,869,800	8,138	18,451,300	47,643	50,363	5,503	None.
Maryland Casualty Company.....	49,451	2,704	9,409,873	2,527	8,971,798	13,547	21,521	1,941	None.
Ocean Accident and Guarantee.....	148,119	.....	20,566,710	.....	19,472,710	50,391	46,983	12,066	None.
Protective Association of Canada.....	49,568	4,514	.....	4,505	.....	12,410	13,390	1,035	None.
Railway Passengers.....	45,972	3,021	7,361,900	2,927	7,113,400	18,126	21,085	1,900	1,050
Sterling Accident and Guarantee.....	31,671	4,537	9,570,125	3,167	5,470,750	11,570	11,198	1,947	None.
Sun Life Assurance Company.....	84	None.	None.	20	3,000	155	155	None.	None.
Travelers.....	159,074	10,720	42,150,368	8,641	34,455,918	37,111	43,434	8,444	None.
Totals.....	1,642,247	.....	.....	.....	.....	507,514	527,369	117,972	7,450

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1909.

Canada Accident.....	34,490	307	3,037,750	309	3,062,750	12,661	7,585	7,109	None.
Canadian Casualty and Boiler.....	None.	2	20,000	3	25,000	None.	None.	None.	None.
Canadian Railway Accident.....	35,792	177	1,732,500	163	1,599,167	23,562	18,384	15,000	None.
Dominion of Canada Guarantee and Accident.....	859	10	15,000	10	15,000	None.	None.	None.	None.
Employers' Liability.....	409,655	1,647	16,330,666	1,584	15,680,666	215,309	222,132	71,643	None.
General Accident Assurance Co. of Canada.....	182,937	1,478	14,699,000	1,106	10,976,000	98,138	107,349	23,907	None.
Imperial Guarantee and Accident.....	284	3	15,000	4	20,000	300	389	300	None.
Law Union and Rock.....	145	32	.....	25	.....	109	43	66	None.
London & Lancashire Guarantee and Accident.....	42,930	739	5,544,261	494	3,690,761	16,288	16,384	6,389	None.
London Guarantee and Accident.....	80,516	586	4,055,000	627	4,445,000	19,896	20,962	9,979	None.

Maryland Casualty Co.	126,617	480	2,219,150	548	1,761,150	40,897	55,228	16,680	None.
Ocean Accident and Guarantee	171,521		9,340,999		9,893,429	105,118	72,571	75,130	None.
Railway Passengers	29,437	188	1,870,000	182	1,810,000	11,924	9,330	3,000	None.
Sterling Accident and Guarantee Co.	17,830	294	577,500	23	36,500	10,634	23,583	2,135	None.
Travelers	45,230	495	4,950,000	123	1,230,000	35,517	16,276	24,862	None.
Totals	1,178,243					590,353	570,216	256,200	None.

ABSTRACT OF BURGLARY INSURANCE IN CANADA, FOR THE YEAR 1909.

Dominion Guarantee Co., Limited.	40,368	2,869	5,056,534	2,561	1,680,254	10,155	11,197	87	1,000
Fidelity and Casualty Co. of New York	17,520	1,037	1,519,495	1,005	1,429,895	4,090	4,719	716	None.
London and Lancashire Plate-Glass and Indemnity Co. of Canada	12	1		1		None.	None.	None.	None.
Totals	57,900	3,907		3,567		14,245	15,916	803	1,000

ABSTRACT OF PERSONAL PROPERTY INSURANCE IN CANADA FOR THE YEAR 1909.

Canadian Casualty and Boiler	7,836	194	427,540	135	288,230	4,182	3,407	975	None.
Maryland Casualty	17,660	188	2,004,877	132	1,859,879	2,779	2,779	None.	None.
Totals	25,496	382	2,432,417	267	2,148,109	6,961	6,186	975	None.

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1909.

Boiler Inspection and Insurance Co. of Canada	64,101	989	7,686,600	1,981	16,713,650	1,213	2,513	None.	None.
Canadian Casualty and Boiler	28,866	730	4,094,600	1,131	5,914,800	8,611	8,536	75	None.
Hartford Steam Boiler Inspection and Ins. Co.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Maryland Casualty Co.	6,191	69	864,500	106	1,752,666	431	431	None.	None.
Travellers' Indemnity Co. of Canada	None	None.	None.	None.	None.	None.	None.	None.	None.
Totals	99,158	1,788	12,645,700	3,218	24,381,116	10,255	11,480	75	None.

ABSTRACT OF INLAND TRANSIT INSURANCE IN CANADA FOR THE YEAR 1909.

American and Foreign Marine	15,283	1,207	71,203,093	None.	None.	7,400	7,400	None.	None.
British and Foreign Marine	960	134	941,795	1	100,000	None.	None.	None.	None.
Marine Insurance Co.	16,810		33,870,893	None.	None.	None.	3,014	None.	None.
Ocean Marine Insurance Co.	4,412		19,753,210	None.	None.	None.	None.	None.	None.
Totals	37,465		125,768,991	1	100,000	7,400	10,414	None.	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1909.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Resisted	Resisted.
	\$		\$		\$	\$	\$	\$	\$
*Ancient Order of Foresters	122,284	...	...	...	...	77,773	77,773	None.	None.
Canada Accident.....	8,218	2,280	...	2,280	...	2,475	3,035	333	None.
Canadian Casualty and Boiler.....	7,589	705	...	437	...	5,485	5,454	1,323	None.
Canadian Railway Accident.....	...	...	...	...	...	48,370	45,253	11,500	None.
Catholic Mutual Benefit Association.....	5,918	581	...	1,706	...	3,835	3,835	None	None.
Dominion of Canada Guarantee and Accident.....	...	...	...	...	...	37,936	36,796	8,414	None.
Employers' Liability.....	24,185	4,019	5,822,387	3,954	5,723,887	15,682	14,849	2,885	None.
Fidelity and Casualty Co. of New York.....	36,831	2,492	884,797	2,399	851,312	16,166	16,358	3,860	None.
General Accident Assurance Co.....	34,820	579	...	401	...	15,966	15,028	1,818	None.
Imperial Guarantee and Accident.....	...	337	...	337	...	20,429	21,121	4,132	None.
*Independent Order of Foresters.....	224,741	6,175	...	40,410	...	205,768	196,263	8,578	2,526
London and Lancashire Guarantee & Accident.	12,003	2,246	...	1,831	...	3,722	3,697	604	None.
London Guarantee and Accident.....	13,780	959	1,981,500	938	1,950,000	4,655	4,380	759	None.
Maryland Casualty.....	1,534	170	171,833	131	157,533	227	286	None.	None.
Ocean Accident and Guarantee.....	19,089	...	...	...	...	6,608	6,152	1,414	None.
Protective Association of Canada.....	...	...	...	...	...	11,108	10,713	1,585	None.
Railway Passengers.....	11,493	...	...	...	...	5,759	5,217	1,236	None.
Sterling Accident and Guarantee Co.....	9,817	2,384	...	1,548	...	4,189	5,041	438	None.
Travellers' Indemnity Co. of Canada.....	8,659	1,219	...	1,106	...	808	423	385	None.
*Woodmen of the World.....	6,481	536	...	1,331	...	3,168	3,168	None.	None.
Totals	547,442	24,682	...	...	...	490,129	474,842	49,264	2,526

* Including funeral benefits.

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1909.

Canada Accident.....	22,454	1,811	.....	3,228	7,957	7,693	781	None.
Dominion Plate Glass	34,038	1,999	.....	4,494	11,375	11,375	None.	None.
Lloyds Plate Glass	41,812	2,813	.....	7,879	20,731	19,524	1,207	None.
London and Lancashire Plate Glass and In-	968	107	.....	99	249	56	193	None.
demnity Co. of Canada.....	4,995	.....	.....	.....	1,626	1,667	104	None.
National Provincial Plate Glass.....	19,275	.....	.....	2,952	8,052	7,366	686	None.
New York Plate Glass	9,359	.....	.....	.....	1,650	1,292	358	None.
Ocean Accident and Guaranty.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	132,901	.....	.....	.....	51,610	48,973	3,329	None.

ABSTRACT OF CONTRACT INSURANCE IN CANADA FOR THE YEAR 1909.

American Surety Co.....	11,475	302	1,822,679	252	1,593,680	16	None.	None.
United States Fidelity and Guaranty.....	28,194	383	2,984,283	414	3,114,805	.....	None.	None.
Totals.....	39,669	685	4,806,962	666	4,708,485	16	None.	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1909.

Title and Trust Co	2,618	215	329,383	None.	None.	None.
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ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1909.

Phoenix Insurance Co. of Brooklyn.....	180	22,925	24,925	None.	None.	None.
Springfield Fire and Marine Insurance Co.....	96	.....	23,240	.....	33,240	None.	None.	None.
Totals.....	276	.....	46,165	.....	58,165	None.	None.	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1909.

General Animals Insurance Co.....	27,297	1,365	531,236	698	277,343	10,851	1,440	None.
Yorkshire Insurance Co.....	20,188	510	611,518	253	221,097	13,350	3,025	None.
Totals.....	47,485	1,875	1,142,754	951	498,440	24,201	4,465	None.

Abstract of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business.

CANADA ACCIDENT ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	UNSETTLED CLAIMS.		Remarks.
							Claims Paid.	Not Resisted. Resisted.	
	\$		\$		\$	\$	\$	\$	
Accident	39,363	3,901	11,308,425	2,907	10,165,275	20,801	11,036	None.	Total business, December 31, 1909.
Sickness	8,226	2,282	.....	2,282	.....	2,475	3,035	None.	
Plate Glass	22,454	1,811	.....	3,228	.....	7,957	7,693	None.	
Employers' Liability	34,490	307	3,037,750	309	3,062,750	12,661	7,585	None.	
Totals	104,533	8,301	.....	8,726	.....	43,894	29,349	None.	

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident	38,791	4,009	9,745,859	2,935	5,654,597	15,607	20,064	None.	Total business, December 31, 1909.
Employers' Liability	None.	2	20,000	3	25,000	None.	None.	None.	
Sickness	7,589	705	.....	437	.....	5,485	5,454	1,323
Steam boiler	28,866	730	4,094,600	1,131	5,914,800	8,611	8,536	75	
Personal property	7,836	194	427,540	135	288,230	4,182	3,407	975	
Totals	83,082	5,640	4,641	33,885	37,461	5,901	None.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	297,544	26,434	32,995,552	20,205	22,237,593	84,756	85,826	21,500	Total business, December 31, 1909.
Sickness	35,792	177	1,732,500	163	1,599,167	48,370	45,253	11,500	
Employers' Liability	333,336	26,611	34,728,052	20,368	23,836,760	23,562	18,384	15,000	
Totals						156,688	149,463	48,000	900

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Guarantee.....	23,784	2,150	8,315,551	1,653	6,009,234	2,410	5,087	567	2,600
Accident.....	287,784	20,929	37,592,934	15,177	27,126,760	69,387	65,875	15,565	3,000
Sickness.....						37,936	36,796	8,414	None.
Employers' Liability.....	859	10	15,000	10	15,000	None.	None.	None.	None.
Totals.....	312,427	23,089	45,923,485	16,840	33,150,994	109,733	107,758	24,546	5,600

GENERAL ACCIDENT ASSURANCE COMPANY.

Accident.....	47,513	3,348	9,313,675	1,720	5,490,508	17,992	20,690	2,506	None.
Sickness.....	36,265	585		405		16,413	15,475	1,818	None.
Employers' Liability.....	204,300	2,357	23,244,000	1,782	17,536,000	98,138	107,349	23,907	None.
Totals.....	288,078	6,290		3,907		132,543	143,514	28,231	None.

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident.....	154,871	10,560	19,930,061	7,529	16,034,911	51,434	56,281	9,744	None.
Sickness.....		337		337		20,429	21,121	4,132	None.
Guarantee.....	27,360	893	6,320,247	893	6,320,247	13,095	15,291	5,163	None.
Employers' Liability.....	284	3	15,000	4	20,600	300	389	300	None.
Totals.....	182,515	11,793		8,763		85,258	93,082	19,339	None.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident.....	47,310	4,308	9,227,983	3,044	8,975,519	23,529	13,120	10,584	2,500
Employers' Liability.....	42,930	739	5,544,261	494	3,690,761	16,288	16,384	6,389	None.
Sickness.....	12,003	2,246		1,831		3,722	3,697	604	None.
Guarantee.....	10,361	338	2,239,558	252	1,218,078	700	None.	700	None.
Totals.....	112,604	7,631		5,621		44,239	33,201	18,277	2,500

LONDON AND LANCASHIRE PLATE GLASS AND INDEMNITY COMPANY OF CANADA.

Burglary.....	12	1		1		None.	None.	None.	None.
Plate Glass.....	968	107		99		249	56	193	None.
Totals.....	980	108		100		249	56	193	None.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business—Continued.

PROTECTIVE ASSOCIATION OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.		UNSETTLED CLAIMS.		Remarks.
							Not Resisted.	Resisted.	Not Resisted.	Resisted.	
Accident..	\$ 49,568	4,514		4,505		12,410	13,390	1,035	None.	None.	Total business, Dec. 31, 1909.
Sickness.....						11,108	10,713	1,585	None.	None.	
Totals.....	49,568	4,514		4,505		23,518	24,103	2,620	None.	None.	

STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Accident.....	33,000	4,537	9,570,125	3,167	5,470,750	11,902	11,530	1,947	None.	Total business, December 31, 1909.
Sickness.....	9,817	2,384		1,548		4,189	5,041	438	None.	
Employers' Liability.....	17,830	294	577,500	23	36,500	10,634	23,583	2,135	None.	
Totals.....	60,647	7,215		4,738		26,725	40,154	4,520	None.	

TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Accident.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	Total business, December 31, 1909.
Sickness.....	8,659	1,219		1,106		808	423	385	None.	
Steam boiler.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	
Totals.....	8,659	1,219		1,106		808	423	385	None.	

AMERICAN SURETY COMPANY.

Guarantee.....	5,095	1,033	1,281,900	910	1,174,100	38	None.	38	None.	Total business, December 31, 1909.
Contract	11,475	302	1,822,679	252	1,593,680	16	16	None.	None.	
Totals.....	16,570	1,335	3,104,579	1,162	2,767,780	54	16	38	None.	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY.

Inland Marine.....	111,153	3,391	52,524,581	39	1,315,104	111,520	115,105	11,769	None	In Canada, Dec. 31, 1909.
Inland Transportation	960	134	941,795	1	100,000	None	None	None	None	
Totals.....	112,113	3,525	53,466,376	40	1,415,104	111,520	115,105	11,769	None	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

Guarantee.....	42,648	2,955	12,794,865	2,759	10,527,765	14,665	7,657	11,502	None	In Canada, Dec. 31, 1909.
Accident.....	83,149	4,575	13,011,000	4,433	12,633,000	25,297	39,788	5,010	None	
Sickness.....	24,185	4,019	5,822,587	3,954	5,723,887	15,682	14,849	2,885	None	
Employers' Liability.....	409,655	1,647	16,330,666	1,584	15,680,666	215,309	222,132	71,643	None	
Totals.....	559,637	13,196	47,958,918	12,730	44,565,318	270,953	284,426	91,040	None	

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	47,902	3,224	18,851,883	3,069	17,947,883	13,894	12,409	3,300	None	In Canada, Dec. 31, 1909.
Sickness.....	36,831	2,492	884,797	2,399	851,312	16,166	16,358	3,860	None	
Burglary.....	17,520	1,037	1,519,495	1,005	1,429,895	4,000	4,719	716	None	
Totals.....	102,253	6,753	21,256,175	6,473	20,229,090	34,150	33,486	7,876	None	

LONDON GUARANTEE AND ACCIDENT COMPANY.

Accident.....	117,267	8,340	18,869,800	8,138	18,451,300	47,643	50,363	5,503	None	In Canada, Dec. 31, 1909.
Sickness.....	13,780	959	1,981,500	938	1,950,000	4,655	4,380	759	None	
Guarantee.....	63,456	3,690	19,002,808	3,497	18,223,100	13,269	8,979	6,712	None	
Employers' Liability.....	80,516	586	4,055,000	627	4,445,000	19,896	20,962	9,979	None	
Totals.....	275,019	13,575	43,909,108	13,200	43,969,400	85,463	84,684	22,953	None	

MARINE INSURANCE COMPANY.

Inland Marine.....	42,007	.....	122,800,818	.....	None	3,821	3,821	None	None	In Canada, Dec. 31, 1909.
Inland Transportation	16,810	.....	33,870,893	.....	None	None	3,014	None	None	
Totals.....	58,817	.....	156,671,711	.....	None	3,821	6,835	None	None	

MARYLAND CASUALTY COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies new and renewed	Number of Policies in force at date	Net amount in force at date.	Losses incurred during the year.	UNSETTLED CLAIMS.		Remarks.
							Claims paid.	Not resisted. Resisted.	
	\$		\$		\$		\$	\$	
Accident.....	49,451	2,704	9,409,873	2,527	8,971,798	13,547	21,521	1,941	In Canada, Dec. 31, 1909.
Sickness ..	1,534	170	171,833	131	157,533	227	286	None.	
Employers' Liability	126,617	480	2,219,150	548	1,761,150	40,897	55,228	16,680	
Steam Boiler.....	6,191	69	864,500	106	1,752,666	431	431	None.	
Personal Property	17,660	188	2,004,877	132	1,859,879	2,779	2,779	None.	
Totals	201,453	3,611	14,670,233	3,444	14,503,026	57,881	80,245	18,621	None.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Accident	148,119	.....	20,566,710	.....	19,472,710	50,391	46,983	12,066	None.
Sickness.....	19,089	.....	.....	.....	.....	6,608	6,152	1,414	None.
Plate Glass	9,359	.....	.....	.....	.....	1,650	1,292	358	None.
Employers' Liability... ..	171,521	.....	9,340,999	.....	9,893,429	105,118	72,571	75,130	None.
Totals	348,088	.....	.....	.....	.....	163,767	126,998	88,968	None.

OCEAN MARINE INSURANCE COMPANY, LIMITED.

	None. 4,412	None.	None. 19,753,210	None. None.	None. None.	None. None.	None. None.	None. None.	In Canada, } Dec. 31, 1909.
Inland Marine									
Inland Transit.....									
Totals.....	4,412	19,753,210	None.	None.	None.	None.	None.	

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RAILWAY PASSENGERS ASSURANCE COMPANY.

Guarantee.....	10,165	345	2,144,313	326	2,033,663	None.	None.	None.	In Canada, Dec. 31, 1909.
Accident.....	45,972	3,021	7,361,900	2,927	7,113,400	18,126	21,085	1,900	
Sickness.....	11,493	.....	.....	.....	.....	5,759	5,217	1,236
Employers' Liability.....	29,437	188	1,870,000	182	1,810,000	11,921	9,330	3,000	
Totals.....	97,007	35,809	35,632	6,136	1,050

TRAVELERS INSURANCE COMPANY.

Accident.....	159,074	10,720	42,150,368	8,641	31,455,918	37,111	43,434	8,444	In Canada, Dec. 31, 1909.
Employers' Liability.....	45,230	495	4,950,000	423	4,230,000	35,517	16,276	24,862	
Totals.....	204,304	11,215	47,100,368	9,064	38,685,918	72,628	59,710	33,306	
								None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Guarantee.....	50,842	4,405	15,088,502	3,979	14,367,727	41,738	22,042	29,747	In Canada, Dec. 31, 1909.
Contract.....	28,191	383	2,984,283	414	3,114,805	None.	None.	None.	
Totals.....	79,036	4,788	18,072,785	4,393	17,482,532	41,738	22,042	29,747	
								None.	

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at April 28, 1909.

9-10 EDWARD VII., A. 1910

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company.....	R. K. Elliot, Chief Agent, Halifax, N. S.	\$ 60,000	\$ 57,953	Fire.
The Aetna Insurance Co., Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.....	202,793	188,028	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.....	4,982,780	4,614,462	Life.
The Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal.....	236,033	197,343	Fire and Inland Marine.
The American and Foreign Marine Insurance Company...	Robert J. Dale, Chief Agent, Montreal.....	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York	W. H. Hall, Chief Agent, Toronto.....	100,000	99,500	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Company..	H. H. Beck, Chief Agent, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited.....	Matthew C. Hinshaw, Chief Agent, Montreal.....	327,667	327,521	Fire.
The Boiler Inspection and Insurance Company of Canada.	H. N. Roberts, Chief Agent, Toronto.....	66,574	62,414	Steam Boiler, &c.
The British America Assurance Company.....	P. H. Sims, Secretary, Toronto.....	62,400	58,520	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited..	Robert J. Dale, Chief Agent, Montreal.....	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company.....	Lansing Lewis, Manager, Montreal.....	281,292	265,038	Fire.
The Canada Accident Assurance Company.	T. H. Hudson, Chief Agent, Montreal.	38,035	35,168	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company.....	Hon. Geo. A. Cox, President, Toronto.....	61,000	57,950	Life.
The Canada Weather Insurance Company.....	Geo. W. Hunt, Chief Agent, Toronto	21,000	20,719	Insurance against injury to property, caused by cyclones, tornadoes, wind-storms, frost or hail, except with respect to property in transit on water

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The Canadian Casualty and Boiler Insurance Company	W. G. Falconer, C. Norie Miller, Managers, Toronto	15,000	40,500	Accident, Sickness and Accidental Damage to Personal Property.
The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	70,000	66,500	Fire.
The Canadian Guardian Life Insurance Company (formerly the Central Life Insurance Company of Canada)	John M. Spence, Chief Agent, Toronto	54,000	50,910	Life.
The Canadian Railway Accident Insurance Company	John Eno, Chief Agent, Ottawa	40,380	38,466	Accident and Sickness.
The Central Canada Manufacturers Mutual Fire Insurance Company	B. L. Anderson, Chief Agent, Toronto	54,000	50,220	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	1,118,193	1,073,353	Fire, Inland Marine and Life.
The Confederation Life Association	J. K. Macdonald, Managing Director, Toronto	85,367	75,847	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Dewar & Bethune, Chief Agents, Ottawa	110,000	110,000	Fire.
The Continental Life Insurance Company	Geo. B. Woods, Chief Agent, Toronto	55,000	52,443	Life.
The Crown Life Insurance Company	William Wallace, Chief Agent, Toronto	58,693	55,458	Life.
The Dominion Fire Insurance Company	Robt. F. Massie, Chief Agent, Toronto	54,965	50,961	Fire.
The Dominion Guarantee Company, Limited	Charles W. Hagar, Chief Agent, Montreal	28,000	25,603	Burglary Guarantee.
The Dominion Life Insurance Company	Thos. Hilliard, Managing Director, Waterloo, Ont.	59,153	56,812	Life.
The Dominion of Canada Guarantee and Accident Insur- ance Company	J. E. Roberts, Chief Agent, Toronto	164,740	150,227	Guarantee, Accident and Sickness.
The Dominion Plate Glass Insurance Company	Alexander Ramsay, Chief Agent, Montreal	30,000	28,614	Plate Glass.
The Eastern Canada Manufacturers Mutual Fire Insurance Company	Robert R. Samuel, Chief Agent, Montreal	60,000	57,000	Fire.
The Employers' Liability Assurance Corporation, Limited.	Richard I. Griffin, Chief Agent, Montreal	434,127	407,178	Guarantee, Accident and Sickness.
*The Equitable Life Assurance Society of the United States	Sergeant P. Stearns, Manager, Montreal	2,222,270	2,050,982	Life.
The Equity Fire Insurance Company	Wm. G. Brown, Chief Agent, Toronto	52,853	50,211	Fire.
The Excelsior Life Insurance Company	Edwin Marshall, Chief Agent, Toronto	54,000	52,300	Life.
The Federal Life Assurance Company of Canada	David Dexter, Managing Director, Hamilton	76,982	71,584	"
The Fidelity and Casualty Company of New York	Bartholomew Ninehan, Chief Agent, Toronto	100,000	90,013	Burglary, Accident and Sickness.
The Fidelity-Phenix Fire Insurance Company of New York	A. M. M. Kirkpatrick, Chief Agent, Toronto	255,300	230,495	Fire and Tornado
The General Accident Assurance Company of Canada	W. G. Falconer, C. Norie-Miller, Chief Agents, Toronto	44,266	41,930	Accident and Sickness.
The General Accident Fire and Life Assurance Corpora- tion, Limited	Thomas H. Hall, Chief Agent, Toronto	170,809	152,981	Fire.
The General Animals Insurance Company of Canada	R. A. Leduc, Chief Agent, Montreal	11,000	10,450	Live Stock.
The German American Insurance Company	Esinhart & Evans, Chief Agents, Montreal	161,100	43,296	Fire.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	172,333	168,583	Life.
The Great-West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, Man.	60,000	57,000	"
The Guarantee Company of North America	Edward Rawlings, Manager, Montreal	59,400	56,550	Guarantee.
The Guardian Assurance Company, Limited, London, Eng.	Hugh M. Lambert, Chief Agent, Montreal	543,533	524,563	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto	490,073	456,719	"
The Hartford Steam, Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto	45,000	36,765	License restricted to guar- anteeing the policy con- tracts of the Boiler In- spection and Insurance Company of Canada.

*This Company has also \$4,203,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—Continued.

9-10 EDWARD VII., A. 1910

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
The Home Life Association of Canada.....	J. K. McCutcheon, Chief Agent, Toronto.....	52,733	51,634	Life.
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal	293,333	271,342	Fire, Inland Marine and Tornado.
The Imperial Guarantee and Accident Insurance Company of Canada	E. Willans, Chief Agent, Toronto.	100,000	95,750	Guarantee, Accident and Sickness.
The Imperial Life Assurance Company of Canada.....	T. Bradshaw, Manager, Toronto.....	241,567	229,074	Life.
The Insurance Co. of North America, Philadelphia, Pa.. .	Robert Hampson & Son, Chief Agents, Montreal....	273,040	252,684	Fire, Inland Marine and Inland Transportation.
The International Fidelity Insurance Co.	Neil Sinclair, Chief Agent, Toronto.....	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.
The Law Union and Rock Insurance Co., Ltd.	J. E. E. Dickson, Chief Agent, Montreal	217,193	187,918	Fire and Accident.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng.	J. Gardner Thompson, Chief Agent, Montreal.....	1,237,783	1,198,906	Fire and Life.
The Lloyds Plate Glass Insurance Company, New York . .	A. L. Eastmure, Chief Agent, Toronto.....	78,000	75,019	Plate Glass.
The London Assurance.....	W. Kennedy, W. B. Colley, Joint Chief Agents, Montreal.....	167,000	158,650	Fire, Life & Inland Marine.
The London Guarantee and Accident Co., Limited.....	D. W. Alexander, Chief Agent, Toronto.....	160,600	154,079	Guarantee, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto.....	410,383	389,208	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada	Alexander MacLean, Chief Agent, Toronto... ..	82,733	81,815	Guarantee, Accident, and Sickness.
*The London and Lancashire Life Assurance Co.	B. Hal. Brown, Manager, Montreal	135,500	129,948	Life.
The London and Lancashire Plate-Glass and Indemnity Company of Canada	Alex. MacLean, Chief Agent, Toronto	31,633	31,633	Burglary and Plate-Glass.
The London Mutual Fire Ins. Co. of Canada	David Weismiller, Chief Agent, Toronto, Ont.....	61,300	58,292	Fire.
The London Life Insurance Co.....	J. G. Richter, Manager, London, Ont	60,000	53,095	Life.
The Lumber Insurance Company of New York.....	E. D. Hardy, Chief Agent, Ottawa.....	107,000	100,405	Fire.
The Manitoba Assurance Company	J. Gardner Thompson, Chief Agent, Montreal	54,867	52,294	"
The Manufacturers Life Insurance Co.....	G. A. Somerville, Chief Agent, Toronto.....	194,649	165,863	Life.

*This Company has also \$3,081,000 vested in Canadian Trustees under the Insurance Act.

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The Marine Insurance Co., Limited.....	W. J. G. Thompson, Chief Agent, Halifax.....	126,633	105,850	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Maryland Casualty Co., Baltimore, Md.....	J. William Mackenzie, Chief Agent, Toronto.....	165,707	155,109	Accident, Sickness and Accidental Damage to Personal Property.
The Mercantile Fire Insurance Company.....	Alfred Wright, Chief Agent, Toronto.....	129,749	116,388	Fire.
*The Metropolitan Life Insurance Co., New York.....	John Tilton, Chief Agent, Ottawa.....	5,839,008	5,382,143	Life.
The Monarch Life Assurance Company.....	J. W. W. Stewart, Chief Agent, Winnipeg.....	57,253	51,280	"
The Montreal-Canada Fire Insurance Company.....	A. Champagne, Chief Agent, Montreal.....	60,000	57,000	Fire.
The Mutual Life Assurance Co. of Canada.....	Geo. Wegenast, Manager, Waterloo.....	108,747	103,310	Life.
*The Mutual Life Insurance Co. of New York.....	Fayette Brown, Manager, Montreal.....	2,362,227	2,259,941	"
The National Fire Insurance Co. of Hartford.....	Robert Hampson & Son, Chief Agents, Montreal.....	175,000	167,556	Fire, Inland Marine and Tornado
The National Life Assurance Co. of Canada.....	A. J. Ralston, Chief Agent, Toronto.....	55,000	53,500	Life.
The National Provincial Plate Glass Insurance Co., Limited.....	J. H. Ewart, Chief Agent, Toronto.....	12,167	10,118	Plate Glass.
†The New York Life Insurance Co.....	W. A. Dart, Chief Agent, Montreal.....	1,404,881	1,252,076	Life.
The New York Plate Glass Insurance Co.....	Gustave Fauteux, Chief Agent, Montreal.....	30,467	26,256	Plate Glass.
The North American Life Assurance Co.....	L. Goldman, Managing Director, Toronto.....	61,200	57,940	Life.
The North British and Mercantile Ins. Co., London, Eng.....	Randall J. Davidson, Manager, Montreal.....	1,190,480	1,121,078	Fire and Life.
The North Empire Fire Insurance Company.....	Donald H. McDonald, President, Winnipeg, Man.....	59,128	56,782	Fire.
The Northern Assurance Co., Ltd.....	Robt. W. Tyre, Manager, Montreal.....	507,600	451,390	Fire.
The Northern Life Assurance Company of Canada.....	John Milne, Managing Director, London, Ont.....	67,107	64,204	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.....	John B. Laidlaw, Chief Agent, Toronto.....	457,700	422,538	Fire.
The Norwich Union Life Insurance Society.....	John B. Laidlaw, Chief Agent, Toronto.....	72,780	68,910	Life.
The Nova Scotia Fire Insurance Company.....	Arthur C. Baillie, Chief Agent, Halifax, N.S.....	53,000	50,779	Fire.
The Occidental Fire Insurance Company.....	A. F. Kempton, Chief Agent, Wawanesa, Man.....	55,000	54,175	"
The Ocean Accident and Guarantee Corporation, Limited.....	Charles H. Neely, Chief Agent, Toronto.....	242,100	225,805	Accident, Sickness and Plate Glass.
The Ocean Marine Insurance Co., Limited.....	Robt. Hampson & Son, Chief Agents, Montreal.....	121,667	121,667	Inland Marine and insuring postal and express packages in transit in Canada.
The Ontario Fire Insurance Company.....	William Thomson & Co., Chief Agents, St. John, N. B.....	50,500	50,149	Fire.
The Ottawa Assurance Company.....	W. E. D. Baldwin, Chief Agent, Toronto.....	59,000	52,544	"
The Pacific Coast Fire Insurance Co.....	R. H. Duke, Chief Agent, Vancouver.....	58,100	50,985	"
The Phoenix Insurance Co., Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	214,000	199,348	Fire.
†The Phoenix Assurance Co., Limited.....	R. MacD. Paterson and J. B. Paterson, General Agents, Montreal.....	1,246,655	1,161,291	Fire and Life.
The Protective Association of Canada.....	Eugene E. Gleason, Chief Agent, Granby, Que.....	18,000	15,344	Accident and sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.

*This Company has also \$1,673,161 vested in Canadian Trustees under the Insurance Act. **This Company has also \$4,744,000 vested in Canadian Trustees under the Insurance Act. †This Company has also \$6,508,895 vested in Canadian Trustees under the Insurance Act. ‡This Company has also \$1,470,089 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Provident Savings Life Assurance Society of New York.....	J. S. Lovell, Chief Agent, Toronto.....	\$ 418,449	\$ 397,275	Life.
The Prudential Insurance Co. of America.....	Ernest W. Porter, Chief Agent, Montreal.....	120,000	109,440	Life.
The Quebec Fire Assurance Co.....	Colin E. Sword, Chief Agent, Quebec.....	147,760	145,523	Fire.
The Queen Insurance Co. of America, New York.....	William MacKay, Chief Agent, Montreal.....	521,683	489,390	Fire.
The Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	121,667	100,983	Guarantee, Accident and Sick-
The Reliance Mutual Life Assurance Society, London, England.....	John B. Laidlaw, Chief Agent, Toronto.....	109,500	96,133	ness. Life.
The Richmond and Drummond Fire Insurance Co.....	N. B. Pritchard, Chief Agent, Sherbrooke, P.Q.....	60,000	56,420	Fire.
deRimouski; La Compagnie d'Assurance contre l'incendie	Napoleon Bernier, Chief Agent, Rimouski, P.Q..	55,000	51,680	Fire.
The Rochester German Insurance Co. of Rochester, N.Y.	P. M. Wickham, Chief Agent, Montreal.....	105,000	102,250	Fire.
The Royal Insurance Co., Limited, Liverpool, Eng.	William MacKay, Chief Agent, Montreal.....	1,415,927	1,356,983	Fire and Life.
The Royal Victoria Life Insurance Company of Canada.	David Burke, Manager, Montreal.....	250,553	240,004	Life.
The Scottish Union and National Insurance Co., Edin-	Esinhart & Evans, Chief Agents, Montreal.....	276,000	240,933	Fire.
burg, Scotland.....	H. S. Wilson, Chief Agent, Toronto.	57,500	50,786	Fire.
The Sovereign Fire Assurance Co. of Canada.....	Thomas Allen, Chief Agent, Toronto.....	52,000	50,000	Life.
The Springfield Fire and Marine Insurance Co.....	Joseph Murphy, Chief Agent, Toronto.....	170,000	159,765	Fire and Tornado.
*The Standard Life Assurance Co.....	D. M. McGoun, Chief Agent, Montreal.....	6,079,175	5,752,172	Life.
The State Life Insurance Co., Indianapolis, Ind.....	W. H. Hunter, Chief Agent, Toronto.....	127,000	121,141	Life.
The Star Life Assurance Society.....	Alf. W. Briggs, Chief Agent, Toronto.....	223,251	213,518	Life.
The St. Paul Fire and Marine Insurance Co.....	Robt. J. Dale, Chief Agent, Montreal.....	161,000	150,294	Fire and Inland Marine.
The Sterling Accident and Guarantee Co. of Canada....	Wm. Thomson & Co., Chief Agents, St. John.....	39,333	32,250	Accident and Sickness.
The Sun Insurance Office, London, Eng.....	H. M. Blackburn, Chief Agent, Toronto.....	406,334	378,196	Fire.
The Sun Life Assurance Co. of Canada.....	R. Macauley, President, Montreal... ..	64,000	60,800	Life.
The Supreme Court of the Independent Order of For-	Eliot G. Stevenson, Chief Agent, Toronto.....	100,000	100,000	Life, Disability and Sickness.
esters.....	William Williams, Chief Agent, Toronto.....	59,975	57,832	Ins. on the Assess. Plan. Life and Sickness.

*This Company has also \$1,001,898 vested in Canadian Trustees under the Insurance Act.

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The Title and Trust Company.	John J. Gibson, Chief Agent, Toronto.	77,000	75,989	Title Insurance as defined in Company's Act of Incorporation.
+The Travelers Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal.	872,847	817,499	Life and Accident.
The Travellers' Indemnity Co., of Canada.	Frank F. Parkins, Chief Agent, Montreal.	65,000	63,661	Accident, Sickness and Steam Boiler.
The Union Mutual Life Insurance Co., Portland, Maine.	Henri E. Morin, Chief Agent, Montreal.	1,234,152	1,206,576	Life.
The Union Life Assurance Co.	Hardy Pollman Evans, Chief Agent, Toronto.	55,000	51,274	Life.
The United States Fidelity and Guaranty Co., Baltimore, Md.	Arthur E. Kirkpatrick, Chief Agent, Toronto.	110,000	95,745	Guarantee Insurance and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement, and to go upon any appeal or other bond.
The United States Life Insurance Co., New York.	Lewis A. Stewart, Chief Agent, Toronto.	284,073	256,332	Life.
The Western Assurance Co.	W. B. Meikle, Managing Director, Toronto.	63,553	60,896	Fire, Inland Marine and Inland Transportation.
The Yorkshire Insurance Co., Limited.	P. M. Wickham, Chief Agent, Montreal.	216,697	213,956	Fire and Live Stock.

+ This Company has also \$1,875,000 vested in Canadian Trustees under the Insurance Act.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.....	F. W. Evans, General Agent, Montreal....	\$ 111,500	\$ 106,500	Life.
The Edinburgh Life Assurance Company.	F. W. Kingstone, Chief Agent, Toronto...	95,667	93,317	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal. . . .	175,930	153,599	Life.
The National Life Insurance Company of the U. S. of America.....	Charles Powis, Chief Agent, Hamilton. . . .	85,000	81,450	Life.
The Northwestern Mutual Life Insurance Company, Milwaukee, Wis....	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal..	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society.	Charles J. Fleet, Attorney, Montreal.....	148,000	141,850	Life.
The Scottish Provident Institution.....	John H. Dunlop, Attorney, Montreal	91,000	86,450	Life.

The EMPIRE ACCIDENT AND SURETY COMPANY is now in liquidation, a Winding-up Order having been made on 16th May, 1908. The London and Western Trust Company of London, Ontario, has been appointed Liquidator. The liquidation proceedings are being diligently prosecuted.

The MUTUAL RESERVE LIFE INSURANCE COMPANY is now in liquidation. A Winding-up Order was made in Canada on 18th February, 1908, and Mr. E. R. C. Clarkson, Toronto, was appointed Canadian Liquidator.

The ONTARIO ACCIDENT INSURANCE COMPANY is in liquidation, a Winding-up Order having been made on 6th August, 1908, and Mr. Geoffrey T. Clarkson was appointed Liquidator. Its policy risks outstanding at July 31, 1908, have been reinsured with the LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

The deposit formerly held by the Receiver General on behalf of the UNION ASSURANCE SOCIETY, London, England, now forms part of the deposit of the COMMERCIAL UNION ASSURANCE COMPANY, Limited, the two companies having been amalgamated.

The PHENIX INSURANCE Co. OF BROOKLYN has been merged in the FIDELITY-PHENIX FIRE INSURANCE Co. OF NEW YORK and its business in Canada is now transacted by the latter Company.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan :—

Name of Company.		Chief Agents to Receive Process.
cThe Canadian Order of the Woodmen of the World...	.....	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society.....	.....	Etta M. Rowley, Secretary, Toronto.
cThe Grand Council of the Catholic Mutual Benefit Association of Canada..	John J. Behan, Chief Agent, Kingston, Ont.	

c. This Order is also authorized to transact the business of Sickness Insurance.

